WSIB 2005 Premium Rates MANUAL

Definition of 2005
Premium Rate Components

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WSIB Workplace Safety & Insurance Board
ONTARIO
CSPAAT Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail

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SECTION 1

Introduction

INTRODUCTION

a. 2005 Premium Rates Summary

The WSIB Board of Directors has set the 2005 average premium rate for Schedule 1 employers at $2.19 for every $100 insurable earnings – the same as the average premium rate for 2004.

The average rate for 2005 is the result of careful review of the WSIB's funding strategy, and valuable input from stakeholders representing employers in a wide range of industries.

The zero percent average premium rate change does not mean rates will stay the same for all Ontario employers. Premium rates for individual rate groups have been recalculated.

For the past year, the WSIB's stakeholders have been asking for in-depth meetings to discuss the various components of premium rates and to have a better understanding of the WSIB's financial status. Leading up to the 2006 premium rates, the WSIB will be meeting and working with all of our partners to provide further information on issues affecting the system's costs, the recent investment climate as well as the retirement of the WSIB's unfunded liability.

The WSIB is committed to reducing the unfunded liability. Reducing the unfunded liability is essential to the long-term financial stability of the system. Moreover, the WSIB remains committed to the principle of setting annual rates at levels appropriate to our costs for the year.

For several years, the WSIB has observed a steady decline in the number of workplace injuries and illnesses serious enough to require time off work. The WSIB and its partners in Ontario's workplace health and safety system support the efforts of employers and workers to make their workplaces safer and healthier. These efforts are mitigating the effect of rising claims costs on premium rates.

The classification scheme that defines the many rate groups used in setting premium rates has had only minor changes for 2005. Consequently, the number of rate groups in Schedule 1 remains at 157. More information about rate group changes can be found in Section 8 of this manual.

b. The Role of the Workplace Safety and Insurance Board (WSIB)

The Workplace Safety and Insurance Board (WSIB) plays a key role in the province's occupational health and safety system. The WSIB administers no-fault workplace insurance for employers and their workers and is committed to the prevention of workplace injuries and illnesses. The WSIB provides disability benefits, monitors the quality of healthcare, and assists in early and safe return to work for workers who are injured on the job or contract an occupational disease.

The Workplace Safety and Insurance Board (WSIB) is a statutory corporation created by an Act of the Ontario Legislature in 1914. The WSIB is responsible for administering the *Workplace Safety and Insurance Act, 1997*.

Employers covered by the *Workplace Safety and Insurance Act, 1997*, are divided into two groups, referred to as "Schedule 1" and "Schedule 2." Schedule 1 employers are insured under a "collective liability" system, and are required to contribute to the WSIB Insurance Fund. Schedule 2 employers are "self-insured," and are individually liable for the full costs of their workers' claims. The WSIB pays insurance benefits for Schedule 2 workers and is reimbursed by their employers for the costs of the claims (including administrative costs), and for the cost of the WSIB's prevention activities.

The WSIB receives no government funding or assistance. WSIB revenue must cover all costs associated with both new and existing claims. Revenue is raised through premiums, which are collected from all Schedule 1 employers covered under the *Workplace Safety and Insurance Act, 1997*. Schedule 2 reimbursements also contribute to WSIB revenue, as do earnings from a diversified investment portfolio.

This *Premium Rates Manual* pertains only to Schedule 1 and not to Schedule 2 because it is only Schedule 1 employers who are charged WSIB insurance premiums.

c. Funding Strategy

The WSIB's approach to funding is flexible and responsive, with reviews that ensure premium rates are adjusted according to the success of our funding strategies. This helps us to keep rates low, while protecting the ongoing financial viability of the system.

The system currently has an unfunded liability, which means that sufficient funds are not available to pay for the full life of all the claims currently in the system. Our funding strategy remains on-target to eliminate the unfunded liability by 2014.

Although the unfunded liability is at a significantly lower level than its 1993 peak of $11,532 million, it has grown the past two years from a recent low of $5,657 million as of the end of 2001 to $7,135 million as of the end of 2003.

A strategy is also in place to ensure that Schedule 2 employers, who are individually responsible for employee benefit costs and related administrative expenses, cover their liabilities.

In 2002, we introduced a "gain and loss" component to premium rates for Schedule 1 employers. Gains and losses are determined at the class level and spread over a period of five years. If the actual claims cost experience of a class was better than its expected experience then a gain is generated for that class. Conversely, when the actual experience was worse than expected, then there is a loss instead of a gain. For the 2005 premium rates, the gains and losses relate to accident years 1999 through 2002.

A gain results in a reduction in premium rates while a loss results in an increase. This procedure helps tune the premium rate after the fact so that actual experience is more accurately reflected.

d. Derivation of the 2005 Premium Rates

The Schedule 1 costs of the workers' compensation system are funded through premium rates being applied to the payroll of Schedule 1 employers. However, employers are not all charged at the same rate. Rather, for the purpose of charging them on a more equitable basis, employers have been classified into the rate groups defined under the WSIB's classification scheme, with each rate group having a different premium rate which reflects the inherent risk of the particular services or industries insured within that rate group.

The classification scheme maintained by the WSIB currently divides the services and industries insured under Schedule 1 into nine broad classes, which are further subdivided into 157 rate groups based on similarity of business activity and relative risk. The number of rate groups has not changed from 2004. More information about classification scheme changes can be found in Section 8 of this manual. Additional details about the classification scheme itself can be obtained by consulting the WSIB's *Employer Classification Manual*.

For each of the classes and rate groups defined in the classification scheme, the WSIB prospectively derives a premium rate to cover costs relating to the upcoming 2005 premium year. These costs include:

a) the expected future benefit costs and claims administrative expenses of new claims for the premium year,

b) the WSIB's administrative expenses, accident prevention costs, and other statutory obligations for the premium year,

c) the charge towards retiring the WSIB's unfunded liability in accordance with the WSIB's strategy to be fully funded by the year 2014, and

d) The gains and losses generated by claims cost experience of accident years 1999 through 2002.

Premium rates are determined annually on an actuarial basis and are expressed as a dollar amount per $100 of insurable earnings.

The nine classes play a significant role in rate setting, for it is at the class level that certain cost items are estimated, using data and assumptions particular to each class. Once the class estimates are determined, corresponding estimates are derived for the rate groups comprising each class. The 2005 premium rates are based on claims experience and insurable earnings data for the most recent five years. That is, for the period from 1999 through 2003 inclusive.

There are many assumptions important in determining premium rates for the classes, including those related to the economy. For instance, changes in the level of employment and earnings of a class are two factors that can influence the insurable earnings base of that class. The source of the economic assumptions used in rate setting is the WSIB's official economic forecast.

In this regard, the WSIB annually prepares an economic forecast for each of the nine classes based on a variety of inputs including an economic outlook from *Informetrica*. This outlook is not simply for the Ontario economy as a whole but has been specifically tailored to those sectors of the provincial economy insured under the nine classes defined for Schedule 1. The class-by-class economic assumptions from the WSIB's official forecast are shown below.

Economic Assumptions Supporting The 2005 Premium Rates

Class	Earnings Growth 2003-2004	Earnings Growth 2004-2005	Employment Growth 2003-2004	Employment Growth 2004-2005
Class A: Forest Products	2.40%	4.00%	0.90%	0.90%
Class B: Mining and Related Industries	4.80%	3.00%	3.00%	2.90%
Class C: Other Primary Industries	3.00%	3.00%	2.00%	2.00%
Class D: Manufacturing	3.10%	2.90%	1.00%	1.20%
Class E: Transportation And Storage	2.30%	2.90%	0.40%	0.20%
Class F: Retail and Wholesale Trades	3.00%	3.00%	1.10%	1.10%
Class G: Construction	2.50%	2.50%	6.50%	6.50%
Class H: Government and Related Services	1.80%	1.60%	2.00%	1.20%
Class I: Other Services	2.50%	3.50%	2.00%	2.00%
Schedule 1	2.80%	2.80%	1.70%	1.70%

e. Classification Scheme and Data Sources

As mentioned previously, Schedule 1 employers are divided into nine broad classes (denoted by class codes A through I). Employers within each class are then subdivided into rate groups. The grouping of employers within a single rate group is based on similarity of business activity and/or relative risk. The number of rate groups in each class varies according to the size of the class. For example, Class B *Mining and Related Industries* contains four (4) rate groups whereas Class D *Manufacturing* contains seventy-six (76) rate groups.

Rate groups are further divided into classification units, where the firms in each classification unit share similar business activities or relative risk. These classification units are used as a means of tracking the relative experience of various employer subgroups. All employers within a single rate group, no matter which classification unit they belong to in that rate group, are charged the same premium rate (before any adjustments such as for merit rating or experience rating).

The "Classes" referred to in this manual should not be confused with the various service delivery "Sectors" within the WSIB. In order to better address the unique needs of its customers, the WSIB has divided its Operations Division into sixteen "Sectors" (seventeen, including Schedule 2 employers). The WSIB recognizes that different industries are affected differently by workplace injuries - each has its own unique situations and concerns. For example, the factors affecting the Forestry sector may be markedly different from those affecting the Services sector. WSIB staff become specialists in the particular sector in which they work - this streamlines the workflow and ensures that each employer and employee is assisted by a WSIB employee with the required expertise in that industry.

The figures shown in the Supporting Documentation sections of this manual are based on the data available in the spring of 2004. Employers may obtain more recent information by calling the Employer Client Call Centre of the WSIB, who will direct calls to the appropriate WSIB department (see Section 11 of this manual for further contact information).

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SECTION 2

Definition of 2005
Premium Rate Components

DEFINITION OF
2005 PREMIUM RATE COMPONENTS

A. New Claims Cost

1.		Gross New Claims Cost	The estimated cost of new claims for accidents expected to occur during 2005
2.		SIEF	
	a.	Relief	The portion of Gross New Claims Cost charged to the Second Injury and Enhancement Fund (SIEF) due to accident costs associated with second injuries
	b.	Transfer Charge	Contribution to provide for SIEF relief
3.		Net New Claims Cost	Gross New Claims Cost less SIEF relieved costs plus transfer charge levied to fund SIEF

B. Overhead Expenses

1.	Administrative Expenses	Operating expenses of the WSIB estimated for the year 2005
2.	Legislative Obligations	Expenses the WSIB is required to fund under the *Occupational Health and Safety Act* and the *Workplace Safety and Insurance Act*
3.	Accident Prevention	Expenses for the Safe Workplace Associations (SWAs) estimated for 2005
4.	Total Overhead Expenses	Total of Administrative, Legislative Obligations, and Accident Prevention (SWA) expenses

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SECTION 3

Summary of Allocation Rules

SUMMARY OF ALLOCATION RULES FOR 2005 PREMIUM RATES

A. New Claims Cost

Gross new claims costs are determined at the class level. However, rate groups belonging to a class pay them.

The share of the class gross new claims cost charged to a member rate group is based on the number of Lost Time Injuries (LTIs), the average cost of an LTI expected for that rate group and a loading for future claims administrative expenses of new claims for the premium year.

The average cost of an LTI for a rate group is determined via a Cost Index, which indicates the relative costliness of an average LTI of the rate group as compared to that of its class.

Net new claims cost is the gross cost adjusted for expected relief and transfer charge for the Second Injury and Enhancement Fund (SIEF).

B. Overhead Expenses

Overhead expenses are allocated to rate groups in proportion to their net new claims cost and insurable earnings.

A rate group is granted overhead relief if its allocated overhead charge exceeds a set percentage of its net new claims cost.

Rate groups covered by a particular Safe Workplace Association (SWA) pay a share of the expenses of that SWA.

Overhead expenses for classes are the sum of expenses for member rate groups.

C. Unfunded Liability

The Unfunded Liability (UL) charge is determined for Schedule 1 as a whole. However, rate groups pay it.

The share of the UL charge paid by rate groups is in proportion to their net new claims cost.

The UL charge for a class is the sum of the UL charges for member rate groups.

D. (Gain)/Loss

Gains and losses are determined at the class level and spread over a period of five years. If the actual claims cost experience of a class was better than its expected experience then a gain is generated for that class. Conversely, when the actual experience was worse than expected, there is a loss instead of a gain. For the 2005 premium rates, gains and losses are based on accident years 1999 through 2002.

A gain results in a reduction in premium rates while a loss results in an increase.

The gain or loss of a class is allocated to its rate groups in proportion to their net new claims cost.

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SECTION 4

2005 Premium Rates
For Each Rate Group, by Class

2005 PREMIUM RATES

Rate Group	Description	2005 Premium Rate ($)
030	LOGGING	11.16
033	MILL PRODUCTS AND FORESTRY SERVICES	7.67
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	4.58
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	2.05
041	CORRUGATED BOXES	2.57
	CLASS A: FOREST PRODUCTS	4.42

(Premium Rates for Class B appear on next page)

2005 PREMIUM RATES

Rate Group	Description	2005 Premium Rate ($)
110	GOLD MINES	7.80
113	NICKEL MINES	5.63
119	OTHER MINES	5.80
134	AGGREGATES	5.48
	CLASS B: MINING AND RELATED INDUSTRIES	6.21

(Premium Rates for Class C appear on next page)

2005 PREMIUM RATES

Rate Group	Description	2005 Premium Rate ($)
159	LIVESTOCK FARMS	6.45
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	2.39
174	TOBACCO AND MUSHROOM FARMS	3.12
181	FISHING AND MISCELLANEOUS FARMING	3.03
184	POULTRY FARMS AND AGRICULTURAL SERVICES	2.19
190	LANDSCAPING AND RELATED SERVICES	4.69
	CLASS C: OTHER PRIMARY INDUSTRIES	3.51

(Premium Rates for Class D appear on next page)

2005 PREMIUM RATES

Rate Group	Description	2005 Premium Rate ($)
207	MEAT AND FISH PRODUCTS	4.06
210	POULTRY PRODUCTS	3.66
214	FRUIT AND VEGETABLE PRODUCTS	1.86
216	DAIRY PRODUCTS	1.53
220	OTHER BAKERY PRODUCTS	3.93
222	CONFECTIONERY	1.44
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	2.05
226	CRUSHED AND GROUND FOODS	1.58
230	ALCOHOLIC BEVERAGES	1.37
231	SOFT DRINKS	2.53
237	TIRES AND TUBES	3.40
238	OTHER RUBBER PRODUCTS	3.02
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.27
261	PLASTIC FILM AND SHEETING	1.95
263	OTHER PLASTIC PRODUCTS	3.09
273	TANNERIES AND LEATHER PRODUCTS	3.11
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	3.79
301	CLOTHING, FIBRE AND YARN	1.91
308	MILLWORK AND OTHER WOOD INDUSTRIES	5.44
311	WOODEN CABINETS	4.54
312	WOODEN BOXES AND PALLETS	7.68
322	UPHOLSTERED FURNITURE	2.80
323	METAL FURNITURE	2.32
325	WOODEN AND OTHER NON-METAL FURNITURE	4.01
328	FURNITURE PARTS AND FIXTURES	3.54
333	PRINTING, PLATEMAKING AND BINDING	1.49
335	PUBLISHING	0.59
338	FOLDING CARTONS	1.88
341	PAPER PRODUCTS	2.55
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	2.16
358	FOUNDRIES	3.81
361	NON-FERROUS METAL INDUSTRIES	2.58
370	METAL TANKS	4.98
374	DOORS AND WINDOWS	3.51
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	4.18

2005 PREMIUM RATES

Rate Group	Description	2005 Premium Rate ($)
377	COATING OF METAL PRODUCTS	3.89
379	HARDWARE, TOOLS AND CUTLERY	2.37
382	METAL DIES, MOULDS AND PATTERNS	1.68
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	2.50
385	MACHINE SHOPS	2.39
387	OTHER METAL FABRICATING INDUSTRIES	3.32
389	METAL CLOSURES AND CONTAINERS	2.53
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	2.58
393	WIRE PRODUCTS	2.81
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	2.05
403	OTHER MACHINERY AND EQUIPMENT	1.49
406	ELEVATORS AND ESCALATORS	2.56
408	BOILERS, PUMPS AND FANS	2.19
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	2.99
417	AIRCRAFT MANUFACTURING	1.18
419	MOTOR VEHICLE ASSEMBLY	2.58
420	MOTOR VEHICLE ENGINE MANUFACTURING	1.50
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	2.58
424	MOTOR VEHICLE STAMPINGS	2.58
425	MOTOR VEHICLE WHEELS AND BRAKES	2.58
428	MOTOR VEHICLE FABRIC ACCESSORIES	2.33
432	TRUCKS, BUSES AND TRAILERS	3.72
442	RAILROAD ROLLING STOCK	2.24
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	2.37
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	2.09
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.32
477	INDUSTRIAL ELECTRICAL EQUIPMENT	1.27
485	BRICKS, CERAMICS AND ABRASIVES	4.32
496	CONCRETE PRODUCTS	5.08
497	READY-MIX CONCRETE	3.60
501	NON-METALLIC MINERAL PRODUCTS	2.37
502	GLASS PRODUCTS	2.47
507	PETROLEUM AND COAL PRODUCTS	0.84
512	RESINS, PAINT, INK AND ADHESIVES	1.44
514	PHARMACEUTICALS AND MEDICINES	0.54

2005 PREMIUM RATES

Rate Group	Description	2005 Premium Rate ($)
517	SOAP AND TOILETRIES	1.25
524	CHEMICAL INDUSTRIES	1.35
529	JEWELRY AND INSTRUMENTS	1.00
533	SIGNS AND DISPLAYS	3.32
538	SPORTING GOODS AND TOYS	4.71
542	OTHER MANUFACTURED PRODUCTS	2.14
	CLASS D: MANUFACTURING	2.20

(Premium Rates for Class E appear on next page)

2005 PREMIUM RATES

Rate Group	Description	2005 Premium Rate ($)
551	AIR TRANSPORT INDUSTRIES	1.59
553	AIR TRANSPORT SERVICES	1.05
560	WAREHOUSING	2.73
570	GENERAL TRUCKING	5.68
577	COURIER SERVICES	2.62
580	MISCELLANEOUS TRANSPORT INDUSTRIES	4.15
584	SCHOOL BUSES	2.60
590	AMBULANCE SERVICES	6.08
	CLASS E: TRANSPORTATION AND STORAGE	**4.46**

(Premium Rates for Class F appear on next page)

2005 PREMIUM RATES

Rate Group	Description	2005 Premium Rate ($)
604	FOOD, SALES	2.28
606	GROCERY AND CONVENIENCE STORES	1.30
607	SPECIALTY FOOD STORES	3.11
608	BEER STORES	3.73
612	AGRICULTURAL PRODUCTS, SALES	2.35
630	VEHICLE SERVICES AND REPAIRS	3.41
633	PETROLEUM PRODUCTS, SALES	1.90
636	OTHER SALES	1.19
638	PHARMACIES	0.43
641	CLOTHING STORES	0.92
657	AUTOMOBILE AND TRUCK DEALERS	0.61
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.37
670	MACHINERY AND OTHER VEHICLES, SALES	1.50
681	LUMBER AND BUILDERS SUPPLY	2.80
685	METAL PRODUCTS, WHOLESALE	2.80
689	WASTE MATERIALS RECYCLING	6.71
	CLASS F: RETAIL AND WHOLESALE TRADES	**1.54**

(Premium Rates for Class G appear on next page)

2005 PREMIUM RATES

Rate Group	Description	2005 Premium Rate ($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	2.94
707	MECHANICAL AND SHEET METAL WORK	3.67
711	ROADBUILDING AND EXCAVATING	4.20
719	INSIDE FINISHING	6.41
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	4.62
728	ROOFING	11.60
732	HEAVY CIVIL CONSTRUCTION	5.84
737	MILLWRIGHTING AND WELDING	6.20
741	MASONRY	11.44
748	FORM WORK AND DEMOLITION	15.25
751	SIDING AND OUTSIDE FINISHING	8.12
764	HOMEBUILDING	9.66
	CLASS G: CONSTRUCTION	5.82

(Premium Rates for Class H appear on next page)

2005 PREMIUM RATES

Rate Group	Description	2005 Premium Rate ($)
810	SCHOOL BOARDS	0.65
817	EDUCATIONAL FACILITIES	0.33
830	POWER AND TELECOMMUNICATION LINES	3.66
833	ELECTRIC POWER GENERATION	0.77
835	OIL, POWER AND WATER DISTRIBUTION	1.07
838	NATURAL GAS DISTRIBUTION	0.34
845	LOCAL GOVERNMENT SERVICES	1.62
851	HOMES FOR NURSING CARE	2.67
852	HOMES FOR RESIDENTIAL CARE	2.80
853	HOSPITALS	0.83
857	NURSING SERVICES	2.17
858	GROUP HOMES	2.46
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.83
875	PROFESSIONAL OFFICES AND AGENCIES	0.59
	CLASS H: GOVERNMENT AND RELATED SERVICES	1.04

(Premium Rates for Class I appear on next page)

2005 PREMIUM RATES

Rate Group	Description	2005 Premium Rate ($)
905	APARTMENT AND CONDOMINIUM SERVICES	2.41
908	OTHER REAL ESTATE SERVICES	1.19
911	SECURITY AND INVESTIGATION SERVICES	1.53
919	RESTAURANTS AND CATERING	1.67
921	HOTELS, MOTELS AND CAMPING	2.58
923	JANITORIAL SERVICES	3.16
929	SUPPLY OF NON-CLERICAL LABOUR	4.51
933	EQUIPMENT RENTAL AND REPAIR SERVICES	2.76
937	RECREATIONAL SERVICES AND FACILITIES	1.56
944	PERSONAL SERVICES	2.36
956	LEGAL AND FINANCIAL SERVICES	0.17
958	TECHNICAL AND BUSINESS SERVICES	0.29
962	ADVERTISING AND ENTERTAINMENT	0.88
975	LINEN AND LAUNDRY SERVICES	3.06
981	MEMBERSHIP ORGANIZATIONS	0.59
983	COMMUNICATIONS INDUSTRIES	0.33
	CLASS I: OTHER SERVICES	**1.16**
	SCHEDULE 1	**2.19**

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SECTION 5

For Each Classification Unit,
by Class

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
0411-099	Logging Operations	A	30	11.16
0511-001	Reforestation Services	A	33	7.67
0511-002	Other Forestry Services	A	33	7.67
2511-000	Shingles and Shakes	A	33	7.67
2512-000	Sawmill and Planing Mill Products	A	33	7.67
2521-099	Veneer and Plywood Operations	A	36	4.58
2591-000	Wood Preservation	A	36	4.58
2592-000	Particle Board	A	36	4.58
2593-000	Wafer Board	A	36	4.58
2711-099	Pulp and Newsprint Operations	A	39	2.05
2713-000	Paperboard	A	39	2.05
2714-000	Building Board	A	39	2.05
2719-000	Specialty Paper Operations	A	39	2.05
2733-000	Paper Bags	A	39	2.05
2793-000	Paper Consumer Products	A	39	2.05
2732-000	Corrugated Box Operations	A	41	2.57

(Classification Units for Class B continue on the next page)

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
0611-000	Gold Mine Operations	B	110	7.80
0921-100	Gold Mines, Contracting	B	110	7.80
0613-000	Nickel Mine Operations	B	113	5.63
0921-200	Nickel Mines, Contracting	B	113	5.63
0612-000	Copper and Copper-zinc Mines	B	119	5.80
0614-000	Silver Mines	B	119	5.80
0615-000	Molybdenum Mines	B	119	5.80
0617-000	Iron Mines	B	119	5.80
0619-000	Other Metal Mines	B	119	5.80
0621-000	Asbestos Mines	B	119	5.80
0622-000	Peat Operations	B	119	5.80
0623-000	Gypsum Mines	B	119	5.80
0624-000	Potash Mines	B	119	5.80
0625-000	Salt Mines	B	119	5.80
0629-000	Other Non-metal Mines	B	119	5.80
0631-099	Coal Mines	B	119	5.80
0711-099	Crude Oil and Natural Gas	B	119	5.80
0911-000	Contract Drilling, Oil and Gas	B	119	5.80
0919-000	Other Services Incidental to Crude Oil	B	119	5.80
0921-300	Other Mines, Contracting	B	119	5.80
0929-001	Other Services Incidental to Mining	B	119	5.80
0811-000	Granite Quarries	B	134	5.48
0812-000	Limestone Quarries	B	134	5.48
0813-000	Marble Quarries	B	134	5.48
0814-000	Sandstone Quarries	B	134	5.48
0815-000	Shale Quarries	B	134	5.48
0821-000	Sand and Gravel Pit Operations	B	134	5.48

(Classification Units for Class C continue on the next page)

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
0111-000	Dairy Farms	C	159	6.45
0112-000	Cattle Farms	C	159	6.45
0113-000	Hog Farms	C	159	6.45
0115-000	Sheep and Goat Farms	C	159	6.45
0119-000	Livestock Combination Farms	C	159	6.45
0122-000	Horse and Other Equine Farms	C	159	6.45
0239-002	Barn Cleaning	C	159	6.45
0131-000	Wheat Farms	C	167	2.39
0132-000	Small-grain Farms	C	167	2.39
0133-000	Oilseed Farms	C	167	2.39
0134-000	Grain Corn Farms	C	167	2.39
0135-000	Forage, Seed, and Hay Farms	C	167	2.39
0136-000	Dry Field Pea and Bean Farms	C	167	2.39
0138-000	Potato Farms	C	167	2.39
0139-000	Other Field Crop Farms	C	167	2.39
0141-000	Field Crop Combination Farms	C	167	2.39
0151-001	Fruit Farms	C	167	2.39
0151-002	Grape Growers	C	167	2.39
0152-000	Other Vegetable Farms	C	167	2.39
0159-000	Fruit and Vegetable Combination Farms	C	167	2.39
0171-000	Livestock, Field Crop, and Horticultural Combination Farms	C	167	2.39
0137-000	Tobacco Farm Operations	C	174	3.12
0161-000	Mushroom Farm Operations	C	174	3.12
0121-000	Honey and Other Apiary Product Farms	C	181	3.03
0123-000	Furs and Skins, Ranch	C	181	3.03
0129-000	Other Animal Specialty Farms	C	181	3.03
0162-000	Greenhouses	C	181	3.03
0163-000	Plant Nurseries	C	181	3.03
0169-000	Other Horticultural Specialties	C	181	3.03
0311-099	Fishing	C	181	3.03
0331-099	Furs, Skins, and Other Trapping	C	181	3.03
0114-000	Poultry and Egg Farm Operations	C	184	2.19
0211-000	Veterinary Services	C	184	2.19
0212-000	Farm Animal Breeding Services	C	184	2.19
0213-000	Poultry Services	C	184	2.19
0219-000	Other Services Incidental to Livestock Specialties	C	184	2.19
0221-000	Soil Preparation, Planting, and Cultivating Services	C	184	2.19
0222-000	Crop Dusting and Spraying Services	C	184	2.19
0223-000	Harvesting, Baling, and Threshing Services	C	184	2.19
0239-001	Other Services Incidental to Agriculture	C	184	2.19
0321-000	Services Incidental To Fishing	C	184	2.19
8372-002	Wildlife Preservation and Research	C	184	2.19

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
0229-002	Tree Surgery and Removal	C	190	4.69
4212-000	Water Well Drilling	C	190	4.69
4219-000	Landscaping and Interlocking Brick	C	190	4.69
9959-002	Lawn Maintenance Services	C	190	4.69

(Classification Units for Class D continue on the next page)

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
1011-001	Meat and Meat Products	D	207	4.06
1011-002	Deadstock	D	207	4.06
1021-000	Fish Products	D	207	4.06
1012-000	Poultry Operations	D	210	3.66
1031-000	Canned and Preserved Fruits and Vegetables	D	214	1.86
1032-000	Frozen Fruits and Vegetables	D	214	1.86
1041-000	Fluid Milk	D	216	1.53
1049-000	Other Dairy Products	D	216	1.53
1072-000	Other Bakery Operations	D	220	3.93
1082-000	Chewing Gum	D	222	1.44
1083-000	Sugar and Chocolate Confectionery	D	222	1.44
1071-000	Biscuit Operations	D	223	2.05
1092-000	Dry Pasta Products	D	223	2.05
1093-000	Snack Food Operations	D	223	2.05
1099-000	Other Food Operations	D	223	2.05
1051-000	Cereal Grain Flour	D	226	1.58
1052-000	Prepared Flour Mixes and Cereal Foods	D	226	1.58
1053-000	Feed Operations	D	226	1.58
1061-000	Vegetable Oil Mills	D	226	1.58
1081-000	Cane and Beet Sugar	D	226	1.58
1091-000	Tea and Coffee	D	226	1.58
1211-000	Leaf Tobacco	D	226	1.58
1221-000	Tobacco Products	D	226	1.58
1094-000	Malt and Malt Flour	D	230	1.37
1121-000	Distillery Products	D	230	1.37
1131-001	Brewery Products	D	230	1.37
1131-002	Home Brewing Centres	D	230	1.37
1141-000	Wine	D	230	1.37
1111-000	Soft Drinks	D	231	2.53
1511-000	Tire and Tube Operations	D	237	3.40
5521-002	Tire Vulcanizing and Retreading	D	237	3.40
1521-000	Rubber Hose and Belting	D	238	3.02
1599-000	Other Rubber Operations	D	238	3.02
1611-000	Foamed and Expanded Plastic Product Operations	D	258	2.27

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
1631-000	Plastic Film and Sheeting Operations	D	261	1.95
3993-001	Fabric Coating Operations	D	261	1.95
1621-000	Plastic Pipe and Fitting Operations	D	263	3.09
1691-000	Plastic Bag Operations	D	263	3.09
1699-000	Other Plastic Product Operations	D	263	3.09
1711-000	Leather Tanneries	D	273	3.11
1712-000	Footwear	D	273	3.11
1713-000	Luggage, Purses and Handbags	D	273	3.11
1719-000	Other Leather and Allied Products	D	273	3.11
2495-000	Fur Goods	D	273	3.11
1821-000	Wool Yarn and Woven Cloth	D	289	3.79
1829-000	Other Spun Yarn and Woven Cloth Operations	D	289	3.79
1831-000	Broad Knitted Fabrics	D	289	3.79
1911-000	Natural Fibres Processing and Felt Products	D	289	3.79
1921-000	Carpet, Mat, and Rug Operations	D	289	3.79
1931-000	Canvas and Related Products	D	289	3.79
1991-000	Narrow Fabrics	D	289	3.79
1992-000	Contract Textile Dyeing and Finishing	D	289	3.79
1993-000	Household Products of Textile Materials	D	289	3.79
1994-000	Hygiene Products of Textile Materials	D	289	3.79
1995-000	Tire and Cord Fabric	D	289	3.79
1999-000	Other Processed Textile Products	D	289	3.79
1811-000	Fibre and Filament Yarn Operations	D	301	1.91
2431-099	Men's and Boys' Clothing	D	301	1.91
2441-099	Women's Clothing	D	301	1.91
2445-000	Clothing Contractors	D	301	1.91
2451-000	Children's Clothing	D	301	1.91
2491-000	Sweaters	D	301	1.91
2492-000	Occupational Clothing	D	301	1.91
2493-000	Gloves	D	301	1.91
2494-000	Hosiery	D	301	1.91
2496-000	Foundation Garments	D	301	1.91
2499-000	Other Clothing and Apparel Operations	D	301	1.91
2541-000	Prefabricated Wooden Buildings	D	308	5.44
2549-000	Other Millwork Products	D	308	5.44
2599-000	Other Wood Operations	D	308	5.44
2542-000	Wooden Cabinet Operations	D	311	4.54
2561-000	Wooden Box and Pallet Operations	D	312	7.68

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
2612-000	Upholstered Household Furniture	D	322	2.80
6213-000	Furniture Refinishing and Repair Shops	D	322	2.80
2619-000	Metal Household Furniture	D	323	2.32
2641-099	Metal Office and Institutional Furniture and Fixtures	D	323	2.32
2581-000	Coffins and Caskets	D	325	4.01
2611-000	Wooden Household Furniture	D	325	4.01
2649-099	Non-metal Office and Institutional Furniture and Fixtures	D	325	4.01
2691-000	Bed Springs and Mattresses	D	328	3.54
2699-000	Other Furniture Parts and Fixtures	D	328	3.54
2811-000	Business Forms Printing	D	333	1.49
2819-000	Other Commercial Printing	D	333	1.49
2821-001	Platemaking, Typesetting, and Binding Operations	D	333	1.49
2831-000	Book Publishing	D	335	0.59
2839-000	Other Publishing Operations	D	335	0.59
2841-000	Newspapers, Magazines, and Periodicals	D	335	0.59
2849-000	Other Combined Publishing and Printing Operations	D	335	0.59
2731-000	Folding Carton Operations	D	338	1.88
2791-000	Coated and Treated Products	D	341	2.55
2792-000	Stationery Products	D	341	2.55
2799-000	Other Converted Paper Products	D	341	2.55
2919-000	Other Primary Steel Operations	D	352	2.16
2921-000	Steel Pipe and Tube Operations	D	352	2.16
2959-000	Other Primary Smelting and Refining Operations	D	352	2.16
2911-000	Ferro-alloys	D	358	3.81
2912-000	Steel Foundries	D	358	3.81
2941-000	Iron Foundry Operations	D	358	3.81
2951-000	Primary Production of Aluminum	D	361	2.58
2961-000	Aluminum Rolling, Casting, and Extruding	D	361	2.58
2971-000	Copper and Copper Alloy Rolling, Casting, and Extruding	D	361	2.58
2999-000	Other Rolled, Cast, and Extruded Non-ferrous Metal Products	D	361	2.58
3021-000	Metal Tank Operations	D	370	4.98
2543-000	Wooden Door and Window Operations	D	374	3.51
3031-000	Other Door and Window Operations	D	374	3.51

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
3022-000	Plate Work	D	375	4.18
3023-000	Pre-engineered Metal Buildings	D	375	4.18
3029-000	Other Fabricated Structural Metal Products	D	375	4.18
3032-000	Portable and Other Prefabricated Metal Buildings	D	375	4.18
3039-000	Other Ornamental and Architectural Metal Products	D	375	4.18
3244-000	Mobile Buildings	D	375	4.18
3271-099	Metal Boat and Ship Building Operations	D	375	4.18
3041-001	Other Metal Coating	D	377	3.89
3041-002	Powder Painting	D	377	3.89
3061-000	Basic Hardware	D	379	2.37
3063-000	Hand Tools and Implements	D	379	2.37
3069-000	Other Hardware, Tools, and Cutlery	D	379	2.37
3062-000	Metal Die, Mould, and Pattern Operations	D	382	1.68
3071-000	Heating Equipment	D	383	2.50
3121-000	Commercial Refrigeration and Air Conditioning Equipment	D	383	2.50
3081-001	General Machine Shops	D	385	2.39
3081-002	Automotive Machine Shops	D	385	2.39
3091-000	Metal Plumbing Fixtures and Fittings	D	387	3.32
3092-000	Metal Valves	D	387	3.32
3099-001	Other Metal Fabricating Operations	D	387	3.32
3099-002	Metal Heat Treating	D	387	3.32
3099-003	Metal Service Centres, Processing	D	387	3.32
3042-000	Metal Closure and Container Operations	D	389	2.53
3049-000	Other Stamped and Pressed Metal Product Operations	D	390	2.58
3051-000	Upholstery and Coil Springs	D	393	2.81
3052-000	Wire and Wire Rope	D	393	2.81
3053-000	Industrial Fasteners	D	393	2.81
3059-000	Other Wire Products	D	393	2.81
3992-000	Buttons, Buckles, and Clothes Fasteners	D	393	2.81
3194-000	Turbine and Mechanical Power Transmission Equipment	D	402	2.05
3321-000	Major Appliance Operations	D	402	2.05
3371-000	Electrical Transformer Operations	D	402	2.05
3193-000	Sawmill and Woodworking Machinery	D	403	1.49
3199-000	Other Machinery and Equipment Operations	D	403	1.49
3192-002	Elevator and Escalator and Parts Manufacturing	D	406	2.56
4291-001	Elevator and Escalator Installation, Service, and Repair	D	406	2.56
3011-000	Power Boiler and Heat Exchanger Operations	D	408	2.19
3191-000	Compressor, Pump, and Industrial Fan Operations	D	408	2.19

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
3111-000	Agricultural Implement Operations	D	411	2.99
3192-001	Industrial Machinery Operations	D	411	2.99
3211-000	Aircraft and Aircraft Parts Operations	D	417	1.18
3231-000	Motor Vehicle Assembly Operations	D	419	2.58
3251-000	Motor Vehicle Engine and Parts Operations	D	420	1.50
3252-001	Motor Vehicle Electrical Parts	D	420	1.50
3391-000	Battery Operations	D	420	1.50
3243-000	Recreational Vehicle and Trailer Operations	D	421	2.58
3254-000	Motor Vehicle Steering and Suspension Parts	D	421	2.58
3256-000	Motor Vehicle Plastic Parts	D	421	2.58
3259-001	Other Motor Vehicle Accessories, Parts, and Assemblies	D	421	2.58
3259-002	Powder Metallurgy Products	D	421	2.58
3259-003	Motor Vehicle Air Conditioners	D	421	2.58
3299-000	Other Transportation Equipment	D	421	2.58
3253-000	Motor Vehicle Stamping Operations	D	424	2.58
3255-000	Motor Vehicle Wheel and Brake Operations	D	425	2.58
3257-000	Motor Vehicle Fabric Accessory Operations	D	428	2.33
3241-000	Truck and Bus Body Operations	D	432	3.72
3242-000	Commercial Trailer Operations	D	432	3.72
3261-000	Railroad Rolling Stock Operations	D	442	2.24
3311-001	Small Electrical Appliance Operations	D	460	2.37
3311-002	Vacuum Cleaners and Systems	D	460	2.37
3331-000	Lighting Fixtures	D	460	2.37
3332-000	Lamps and Shades	D	460	2.37
3333-000	Electric Lamps (bulbs and tubes)	D	460	2.37
3252-002	Wiring Harnesses	D	466	2.09
3341-000	Compact Disc Players, Radios, and Television Receivers	D	466	2.09
3381-000	Communication and Energy Wire and Cable Products	D	466	2.09

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
3351-000	Telecommunication Equipment	D	468	0.32
3352-001	Electronic Parts and Components	D	468	0.32
3352-002	Precision Miniature Metal Products	D	468	0.32
3359-000	Other Communication and Electronic Equipment	D	468	0.32
3361-000	Electronic Computing and Peripheral Equipment	D	468	0.32
3362-000	Electronic Office, Store, and Business Machines	D	468	0.32
3369-000	Other Office, Store, and Business Machines	D	468	0.32
3994-001	Musical Instruments	D	468	0.32
3994-002	Magnetic and Optical Media	D	468	0.32
3372-000	Electrical Switchgear and Protective Equipment	D	477	1.27
3379-000	Industrial Electrical Equipment Operations	D	477	1.27
3392-000	Non-current-carrying Wiring Devices	D	477	1.27
3399-000	Other Electrical Products	D	477	1.27
3511-000	Bricks, Tiles, and Clay Products	D	485	4.32
3512-000	Ceramic, Porcelain, and China Operations	D	485	4.32
3571-000	Abrasives Operations	D	485	4.32
3591-000	Refractories	D	485	4.32
3541-000	Concrete Pipe	D	496	5.08
3542-000	Structural Concrete Products	D	496	5.08
3549-000	Other Concrete Products	D	496	5.08
3551-000	Ready-mix Concrete Operations	D	497	3.60
3521-000	Hydraulic Cement	D	501	2.37
3581-000	Lime Operations	D	501	2.37
3592-000	Asbestos Products	D	501	2.37
3593-000	Gypsum Products	D	501	2.37
3594-000	Non-metallic Mineral Insulating Material Operations	D	501	2.37
3599-000	Other Non-metallic Mineral Products	D	501	2.37
3561-000	Primary Glass and Glass Container Operations	D	502	2.47
3562-000	Other Glass Products	D	502	2.47
2721-000	Asphalt Roofing	D	507	0.84
3611-000	Refined Petroleum Products	D	507	0.84
3612-000	Lubricating Oil and Grease	D	507	0.84
3699-000	Other Petroleum and Coal Products	D	507	0.84
3731-000	Plastic and Synthetic Resin Operations	D	512	1.44
3751-000	Paint and Varnish	D	512	1.44
3791-000	Printing Ink	D	512	1.44
3792-000	Adhesives	D	512	1.44
3741-000	Pharmaceutical and Medicine Operations	D	514	0.54

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
3761-000	Soap and Cleaning Compound Operations	D	517	1.25
3771-000	Toiletry Operations	D	517	1.25
3711-001	Industrial Inorganic Chemicals	D	524	1.35
3711-002	Compressed Gas	D	524	1.35
3712-000	Industrial Organic Chemicals	D	524	1.35
3721-000	Chemical Fertilizer and Fertilizer Materials	D	524	1.35
3722-000	Mixed Fertilizers	D	524	1.35
3729-000	Other Agricultural Chemicals	D	524	1.35
3799-001	Other Chemical Products	D	524	1.35
3799-002	Explosives	D	524	1.35
3911-000	Indicating, Recording, and Controlling Instruments	D	529	1.00
3912-000	Other Instruments	D	529	1.00
3913-000	Clocks and Watches	D	529	1.00
3914-000	Ophthalmic Goods	D	529	1.00
3921-001	Jewelry and Silverware Operations	D	529	1.00
3921-002	Arts and Crafts	D	529	1.00
3922-000	Precious Metal Secondary Refining	D	529	1.00
3999-002	Dental Laboratories	D	529	1.00
3999-003	Other Medical Products	D	529	1.00
3999-004	Art Supplies	D	529	1.00
9999-003	Artists	D	529	1.00
3971-000	Sign and Display Operations	D	533	3.32
3931-000	Sporting Goods Operations	D	538	4.71
3932-000	Toys and Games	D	538	4.71
3991-000	Brooms, Brushes, and Mops	D	538	4.71
3999-001	Other Manufacturing Operations	D	542	2.14

(Classification Units for Class E continue on the next page)

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
4511-000	Scheduled Air Transport	E	551	1.59
4512-000	Non-scheduled Chartered Air Transport	E	551	1.59
4513-000	Non-scheduled Specialty Air Transport	E	551	1.59
4521-001	Airport Operations	E	553	1.05
4521-002	Private Airfields	E	553	1.05
4522-000	Aircraft Rental and Leasing	E	553	1.05
4523-000	Aircraft Servicing	E	553	1.05
4529-000	Other Services Incidental to Air Transport	E	553	1.05
4551-001	Marine Cargo Handling	E	560	2.73
4592-002	Freight Forwarders (warehousing)	E	560	2.73
4791-000	Refrigerated Warehousing	E	560	2.73
4799-000	Other Storage and Warehousing Operations	E	560	2.73
4561-000	General Freight Trucking	E	570	5.68
4562-000	Used Goods Moving	E	570	5.68
4563-000	Bulk Liquids Trucking	E	570	5.68
4564-000	Dry Bulk Materials Trucking	E	570	5.68
4565-000	Forest Products Trucking	E	570	5.68
4569-000	Other Truck Transport Operations	E	570	5.68
4591-001	Highway, Street, and Bridge Maintenance	E	570	5.68
4592-001	Freight Forwarders (trucking)	E	570	5.68
4599-001	Other Services Incidental to Transportation	E	570	5.68
4599-002	Supply of Drivers and Helpers	E	570	5.68
4999-001	Waste Management Services	E	570	5.68
4999-003	Radioactive Waste Recovery and Disposal	E	570	5.68
4999-004	Chemical Waste Recovery and Disposal	E	570	5.68
5919-003	Other Liquid Waste Recovery and Disposal	E	570	5.68
6399-002	Towing Services	E	570	5.68
4841-001	Rural Mail Delivery	E	577	2.62
4841-002	Postal Services	E	577	2.62
4842-000	Courier Service Operations	E	577	2.62

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
4531-000	Railway Transport	E	580	4.15
4532-000	Services Incidental to Railway Transport	E	580	4.15
4541-000	Freight and Passenger Water Transport	E	580	4.15
4542-000	Ferry Operations	E	580	4.15
4543-001	Marine Towing	E	580	4.15
4543-002	Towing Logs (marine)	E	580	4.15
4544-000	Ship Chartering	E	580	4.15
4549-000	Other Water Transport Operations	E	580	4.15
4552-000	Harbour and Port Operations	E	580	4.15
4553-000	Marine Salvage	E	580	4.15
4554-000	Piloting Services (water transport)	E	580	4.15
4559-001	Other Services Incidental to Water Transport	E	580	4.15
4559-002	Cleaning of Ships' Holds and Tanks	E	580	4.15
4571-001	Urban Transit Systems	E	580	4.15
4571-002	Bus Services	E	580	4.15
4572-000	Interurban and Rural Transit Systems	E	580	4.15
4574-099	Charter, Tour, and Sightseeing Bus Services	E	580	4.15
4575-000	Limousine Services	E	580	4.15
4581-001	Taxicabs	E	580	4.15
4589-000	Other Transportation Operations	E	580	4.15
4573-000	School Bus Operations	E	584	2.60
8631-000	Ambulance Operations	E	590	6.08

(Classification Units for Class F continue on the next page)

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
5211-099	Wholesale Foods	F	604	2.28
5221-000	Non-alcoholic Beverages, Wholesale	F	604	2.28
5222-000	Alcoholic Beverages, Wholesale	F	604	2.28
6011-000	Supermarkets	F	604	2.28
6011-100	Bulk Retail/Wholesale Stores	F	604	2.28
6016-000	Meat Stores	F	604	2.28
6012-001	Grocery Stores	F	606	1.30
6012-002	Convenience and Variety Stores	F	606	1.30
6021-001	Liquor Stores	F	606	1.30
6021-002	Duty Free Shops	F	606	1.30
6022-000	Wine Stores	F	606	1.30
6013-000	Bakery Product Stores	F	607	3.11
6015-000	Fruit and Vegetable Stores	F	607	3.11
6019-000	Other Specialty Food Stores	F	607	3.11
6023-000	Beer Store Operations	F	608	3.73
4711-001	Terminal Grain Elevator Services	F	612	2.35
4711-002	Country Grain Elevator Services	F	612	2.35
5011-000	Livestock Dealers	F	612	2.35
5012-000	Grain Dealers	F	612	2.35
5019-000	Farm Products, Wholesale	F	612	2.35
5214-000	Poultry and Eggs, Wholesale	F	612	2.35
5931-000	Agricultural Feed, Wholesale	F	612	2.35
5932-000	Seeds, Wholesale	F	612	2.35
5939-000	Agricultural Chemicals and Other Farm Supplies	F	612	2.35
5911-000	Automotive Salvaging	F	630	3.41
6331-002	Lubricating Services	F	630	3.41
6351-000	Garages (general repairs)	F	630	3.41
6352-000	Paint and Body Repair Shops	F	630	3.41
6353-000	Muffler Replacement Shops	F	630	3.41
6354-000	Motor Vehicle Glass Replacement Shops	F	630	3.41
6355-000	Motor Vehicle Transmission Repair and Replacement Shops	F	630	3.41
6359-000	Other Motor Vehicle Repair Shops	F	630	3.41
6391-000	Car Washes	F	630	3.41
6399-001	Other Motor Vehicle Services	F	630	3.41
5111-000	Other Petroleum Products, Sales	F	633	1.90
6331-001	Gas Bars	F	633	1.90

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
5241-000	Tobacco Products, Wholesale	F	636	1.19
5311-099	Apparel, Wholesale	F	636	1.19
5321-099	Dry Goods, Wholesale	F	636	1.19
5411-099	Household Furniture and Appliances, Wholesale	F	636	1.19
5431-099	Household Furnishings, Wholesale	F	636	1.19
5521-001	Tires and Tubes, Wholesale	F	636	1.19
5529-000	Other Motor Vehicle Parts and Accessories, Wholesale	F	636	1.19
5621-000	Hardware, Wholesale	F	636	1.19
5622-000	Plumbing, Heating, and Air Conditioning Equipment, Sales	F	636	1.19
5632-000	Paint, Glass, and Wallpaper, Wholesale	F	636	1.19
5731-002	Welding Equipment and Supplies	F	636	1.19
5793-000	Professional Machinery, Equipment, and Supplies, Wholesale	F	636	1.19
5799-000	Other Machinery, Equipment, and Supplies, Wholesale	F	636	1.19
5921-099	Paper and Paper Products, Wholesale	F	636	1.19
5941-099	Toys, Amusements, and Sporting Goods, Wholesale	F	636	1.19
5951-000	Photographic Equipment and Supplies, Wholesale	F	636	1.19
5952-000	Musical Instruments and Accessories, Wholesale	F	636	1.19
5961-000	Jewelry and Watches, Wholesale	F	636	1.19
5971-000	Industrial and Household Compounds, Wholesale	F	636	1.19
5981-000	General Merchandise, Wholesale	F	636	1.19
5991-000	Books, Periodicals, and Newspapers, Wholesale	F	636	1.19
5992-000	Second-hand Goods, Wholesale	F	636	1.19
5999-000	Other Wholesale Product Operations	F	636	1.19
6211-099	Household Furniture, Appliances, Television, and Stereo Stores	F	636	1.19
6223-000	Appliance, Television, Radio, and Stereo Repair	F	636	1.19
6231-000	Floor Covering Stores	F	636	1.19
6232-000	Drapery Stores	F	636	1.19
6341-000	Home and Auto Supply Stores	F	636	1.19
6342-000	Tire, Battery, Parts, and Accessories Stores	F	636	1.19
6411-000	Department Stores	F	636	1.19
6412-099	Other General Merchandise Stores	F	636	1.19
6511-000	Book and Stationery Stores	F	636	1.19
6521-000	Florist Shops	F	636	1.19
6522-000	Lawn and Garden Centres	F	636	1.19
6531-000	Hardware Stores	F	636	1.19
6532-000	Paint, Glass, and Wallpaper Stores	F	636	1.19
6541-099	Sporting Goods and Bicycle Shops	F	636	1.19
6551-000	Musical Instrument Stores	F	636	1.19
6552-000	Record and Tape Sales	F	636	1.19
6561-099	Jewelry and Watch Stores	F	636	1.19
6571-000	Camera and Photographic Supply Stores	F	636	1.19
6581-000	Toy and Hobby Stores	F	636	1.19
6582-000	Gift, Novelty, and Souvenir Stores	F	636	1.19
6591-000	Second-hand Merchandise Stores	F	636	1.19
6593-000	Art Galleries and Artists' Supply Stores	F	636	1.19
6594-000	Luggage and Leather Goods Stores	F	636	1.19
6595-000	Monument and Tombstone Dealers	F	636	1.19
6596-000	Pet Stores	F	636	1.19
6597-000	Coin and Stamp Dealers	F	636	1.19
6599-000	Other Retail Stores	F	636	1.19
6911-000	Vending Machine Operators	F	636	1.19
6921-000	Mail Order Houses	F	636	1.19

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
5231-099	Drugs and Toiletries, Wholesale	F	638	0.43
6031-001	Pharmacy Operations	F	638	0.43
6031-002	Large Drugstores	F	638	0.43
6032-000	Patent Medicine and Toiletry Stores	F	638	0.43
6592-000	Opticians' Shops	F	638	0.43
6111-000	Shoe Stores	F	641	0.92
6121-000	Men's Clothing Stores	F	641	0.92
6131-000	Women's Clothing Stores	F	641	0.92
6141-000	Children's Clothing Stores	F	641	0.92
6142-000	Fur Stores	F	641	0.92
6149-000	Other Clothing Stores	F	641	0.92
6151-000	Fabric and Yarn Stores	F	641	0.92
6239-000	Other Household Furnishing Stores	F	641	0.92
5511-000	Automobile Importers	F	657	0.61
5512-000	Other Motor Vehicle Importers	F	657	0.61
6311-000	Automobiles and Trucks (new), Sales	F	657	0.61
6312-000	Automobiles and Trucks (used), Sales	F	657	0.61
9921-000	Automobile and Truck Rental and Leasing	F	657	0.61
5741-099	Electrical and Electronic Equipment, Sales Operations	F	668	0.37
5744-000	Computer and Related Equipment, Sales	F	668	0.37
5791-000	Office and Store Equipment, Sales	F	668	0.37
5519-000	Other Motor Vehicles and Trailers, Wholesale	F	670	1.50
5711-000	Farm Machinery and Equipment, Sales Operations	F	670	1.50
5721-000	Construction and Forestry Machinery and Supplies, Sales	F	670	1.50
5722-000	Mining Machinery and Supplies, Sales	F	670	1.50
5731-001	Industrial Machinery and Supplies, Sales	F	670	1.50
5792-000	Service Machinery and Supplies, Sales	F	670	1.50
6321-000	Motor Home and Travel Trailer Dealers	F	670	1.50
6322-099	Marine Equipment, Sales and Rentals	F	670	1.50
6323-099	Other Recreational Vehicle Dealers	F	670	1.50
6598-000	Mobile Home Dealers	F	670	1.50
9911-000	Industrial Machinery and Equipment Rental and Leasing	F	670	1.50
5631-001	Lumber, Plywood, and Millwork, Sales	F	681	2.80
5631-002	Self-serve Retail Building Supplies	F	681	2.80
5639-000	Other Building Materials, Sales	F	681	2.80
5993-000	Forest Products, Wholesale	F	681	2.80
5611-000	Metal Products, Wholesale	F	685	2.80
5919-001	Other Waste Materials Recycling	F	689	6.71
5919-002	Metal Waste Materials Recycling	F	689	6.71

(Classification Units for Class G continue on the next page)

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
4261-000	Electrical Work	G	704	2.94
4499-001	Other Services Incidental to Construction	G	704	2.94
7799-012	Office Furniture Installation	G	704	2.94
4241-002	Drain Contractors	G	707	3.67
4241-099	Plumbing, Heating, and Air Conditioning, Installation	G	707	3.67
4244-000	Sheet Metal and Other Duct Work	G	707	3.67
4256-000	Thermal Insulation Work	G	707	3.67
4259-000	Industrial Maintenance and Repair Contracting	G	707	3.67
4113-002	Gas Distribution Lines	G	711	4.20
4121-001	Highways, Streets, and Small Bridges	G	711	4.20
4129-002	Park Grounds and Recreational Open Space	G	711	4.20
4213-000	Septic System Installation	G	711	4.20
4214-000	Excavating and Grading	G	711	4.20
4215-000	Equipment Rental (with operator)	G	711	4.20
4216-000	Asphalt Paving	G	711	4.20
4217-000	Fencing and Deck Installation	G	711	4.20
4293-000	Swimming Pool Installation	G	711	4.20
4271-099	Plaster, Drywall, and Acoustical Work	G	719	6.41
4275-001	Painting and Decorating	G	719	6.41
4276-000	Terrazzo and Tile Work	G	719	6.41
4277-099	Carpeting and Flooring	G	719	6.41
7799-002	Interior Designing Services	G	719	6.41
4012-000	Apartment and Condominium Construction	G	723	4.62
4021-099	Industrial, Commercial, and Institutional Construction	G	723	4.62
4111-099	Heavy Engineering Construction	G	723	4.62
4211-002	Non-structural Interior Demolition	G	723	4.62
4411-000	Construction Project Management	G	723	4.62
7712-002	Supply of Labour, Construction	G	723	4.62
4235-000	Roof Shingling	G	728	11.60
4236-000	Sheet Metal and Built-up Roofing	G	728	11.60
4113-001	Gas and Oil Pipelines, Construction	G	732	5.84
4121-002	Large Bridge Construction	G	732	5.84
4122-000	Waterworks and Sewage Systems	G	732	5.84
4129-001	Other Heavy Construction	G	732	5.84
4221-000	Piledriving Work	G	732	5.84
4255-000	Millwright and Rigging Work	G	737	6.20
4292-000	Ornamental and Fabricated Metal Installation	G	737	6.20
4299-000	Other Trade Work	G	737	6.20
9942-000	Custom Welding Services	G	737	6.20
4231-000	Masonry Operations	G	741	11.44

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
4211-001	Wrecking and Structural Demolition	G	748	15.25
4222-001	Form Work (high-rise)	G	748	15.25
4224-002	Concrete Cutting and Drilling	G	748	15.25
4225-000	Precast Concrete Installation	G	748	15.25
4227-000	Structural Steel Erection	G	748	15.25
4229-000	Other Structural Work	G	748	15.25
4275-002	Painting of Structures	G	748	15.25
9952-001	Above Ground Window Cleaning	G	748	15.25
9959-001	Other Services to Buildings and Dwellings	G	748	15.25
4223-000	Steel Reinforcing	G	751	8.12
4224-001	Concrete Finishing	G	751	8.12
4224-003	Concrete Sealing	G	751	8.12
4232-000	Siding Work	G	751	8.12
4233-000	Glass and Glazing Work	G	751	8.12
4234-001	Insulation Work	G	751	8.12
4239-000	Caulking and Weatherstripping	G	751	8.12
4011-099	Homebuilding Operations	G	764	9.66
4222-002	Form Work (low-rise)	G	764	9.66
4226-000	Rough and Framing Carpentry	G	764	9.66
4274-000	Finish Carpentry	G	764	9.66
4491-000	Land Developers	G	764	9.66
4499-002	House Raising/Moving	G	764	9.66

(Classification Units for Class H continue on the next page)

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
8511-001	Elementary and Secondary School Boards	H	810	0.65
8511-002	Private Schools	H	810	0.65
8521-000	Post-Secondary Non-university Education Operations	H	817	0.33
8531-000	University Education	H	817	0.33
8541-000	Library Services	H	817	0.33
8551-000	Museums and Archives	H	817	0.33
8599-001	Other Educational Services	H	817	0.33
8599-002	Driving Schools	H	817	0.33
4124-001	Power and Telecommunication Transmission Lines	H	830	3.66
4124-002	Cable Television Contractors	H	830	3.66
4911-002	Cleaning of Electrical Power Systems Equipment	H	830	3.66
4911-003	Generation of Electric Power	H	833	0.77
4612-000	Crude Oil Pipeline Transport	H	835	1.07
4619-000	Other Pipeline Transport Operations	H	835	1.07
4911-001	Electric Power Systems	H	835	1.07
4931-000	Water Systems	H	835	1.07
4999-002	Operation of Steam Generated Power Plants	H	835	1.07
4611-000	Natural Gas Pipeline Transport	H	838	0.34
4921-000	Gas Distribution Systems	H	838	0.34
7799-013	Other Services Incidental to Government	H	845	1.62
8321-099	General Municipal/Regional Operations	H	845	1.62
8324-000	Firefighting Services	H	845	1.62
8351-000	Band Councils	H	845	1.62
8372-001	Regional Conservation Authorities	H	845	1.62
8411-000	Other Government Agencies	H	845	1.62
8621-001	Nursing Home Operations	H	851	2.67
8621-002	Residential Home Operations	H	852	2.80
8611-000	General Hospitals	H	853	0.83
8612-000	Rehabilitation Hospitals	H	853	0.83
8613-000	Extended Care Hospitals	H	853	0.83
8614-000	Psychiatric Hospitals	H	853	0.83
8615-000	Addiction Hospitals	H	853	0.83
8616-000	Outpost Hospitals	H	853	0.83
8617-000	Paediatric Hospitals	H	853	0.83
8619-000	Other Specialty Hospitals	H	853	0.83
8634-000	Nursing and Other Health Care Operations	H	857	2.17
8662-099	Offices of Nurses	H	857	2.17

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
8622-000	Homes for the Physically Challenged and/or Disabled	H	858	2.46
8623-000	Homes for the Developmentally Handicapped	H	858	2.46
8624-000	Homes for the Mentally Handicapped/Disabled	H	858	2.46
8625-000	Homes for Emotionally Distressed Children	H	858	2.46
8626-000	Homes for Alcohol or Drug Dependent Persons	H	858	2.46
8627-000	Homes for Children in Need of Protection	H	858	2.46
8628-000	Homes for Single Mothers	H	858	2.46
8629-000	Other Institutional Health and Social Services	H	858	2.46
8632-000	Drug Addiction and Alcoholism Treatment Clinics	H	861	0.83
8633-000	Health Rehabilitation Clinics	H	861	0.83
8635-000	Public Health Clinics and Community Health Centres	H	861	0.83
8639-000	Other Non-institutional Health Services	H	861	0.83
8641-000	Child Daycare and Nursery School Services	H	861	0.83
8644-000	Life Skills Training Facilities	H	861	0.83
8647-000	Social Rehabilitation Services	H	861	0.83
8648-000	Crisis Intervention	H	861	0.83
8649-000	Other Non-institutional Social Services	H	861	0.83
8642-000	Child Welfare Services	H	875	0.59
8643-000	Family Planning Services	H	875	0.59
8646-000	Meal Services (non-commercial)	H	875	0.59
8651-099	Offices of Physicians	H	875	0.59
8653-099	Offices of Dentists	H	875	0.59
8661-000	Offices of Chiropractors and Osteopaths	H	875	0.59
8664-000	Offices of Nutritionists and Dietitians	H	875	0.59
8665-000	Offices of Physiotherapists and Occupational Therapists	H	875	0.59
8666-000	Offices of Optometrists	H	875	0.59
8667-000	Offices of Podiatrists and Chiropodists	H	875	0.59
8668-000	Offices of Denturists	H	875	0.59
8669-000	Offices of Other Health Practitioners	H	875	0.59
8671-000	Offices of Psychologists	H	875	0.59
8672-000	Offices of Social Workers	H	875	0.59
8679-000	Offices of Other Social Service Practitioners	H	875	0.59
8681-000	Medical Laboratories	H	875	0.59
8682-000	Radiological Laboratories	H	875	0.59
8683-000	Combined Medical and Radiological Laboratories	H	875	0.59
8684-000	Public Health Laboratories	H	875	0.59
8685-000	Blood Bank Laboratories	H	875	0.59
8689-000	Other Health Laboratories	H	875	0.59
8691-000	Health Care and Public Safety Promotion Associations and Agencies	H	875	0.59
8692-000	Health Care Standards Agencies	H	875	0.59
8693-000	Health Care Research Agencies	H	875	0.59
8694-000	Social Service Planning and Advocacy Agencies	H	875	0.59
8699-000	Other Health and Social Service Associations and Agencies	H	875	0.59

(Classification Units for Class I continue on the next page)

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
7511-001	Operators of Apartment Buildings	I	905	2.41
7511-002	Operators of Condominiums	I	905	2.41
7512-001	Operators of Non-residential Buildings	I	908	1.19
7512-002	Self-serve Storage Facilities	I	908	1.19
7512-003	Operators of Recreational Buildings	I	908	1.19
7599-001	Other Real Estate Operators	I	908	1.19
9732-000	Cemeteries and Crematoria	I	908	1.19
9991-000	Parking Lot Operations	I	908	1.19
7791-001	Security Services	I	911	1.53
7791-003	Detective Agencies	I	911	1.53
7791-004	Armoured Car Services	I	911	1.53
9211-000	Restaurants, Licensed	I	919	1.67
9212-000	Restaurants, Unlicensed	I	919	1.67
9213-000	Take-out Food Services	I	919	1.67
9214-001	Caterers	I	919	1.67
9214-002	Supply of Labour, Restaurant/Catering	I	919	1.67
9221-000	Taverns, Bars, and Nightclubs	I	919	1.67
7599-002	Mobile Home Parks	I	921	2.58
9111-000	Hotels and Motor Hotels	I	921	2.58
9112-000	Motels	I	921	2.58
9113-000	Tourist Courts and Cabins	I	921	2.58
9114-000	Guest Houses and Tourist Homes	I	921	2.58
9121-000	Lodging Houses and Residential Clubs	I	921	2.58
9131-000	Camping Grounds and Travel Trailer Parks	I	921	2.58
9141-000	Outfitters	I	921	2.58
9149-001	Other Recreation and Vacation Camps	I	921	2.58
9149-002	Children's Educational Camps	I	921	2.58
9726-000	Carpet Cleaning	I	923	3.16
9952-002	Ground Level Window Cleaning	I	923	3.16
9953-001	Janitorial Operations	I	923	3.16
9953-002	Other Cleaning Services	I	923	3.16
9959-005	Window Tinting of Buildings	I	923	3.16
9959-006	Pool Services	I	923	3.16
7712-001	Supply of Non-clerical Labour Operations	I	929	4.51
7799-004	Custom Packaging	I	933	2.76
9912-000	Audio-visual Equipment Rental and Leasing	I	933	2.76
9913-000	Office Furniture and Equipment Rental and Leasing	I	933	2.76
9919-000	Other Machinery and Equipment Rental and Leasing	I	933	2.76
9941-000	Electric Motor Repair	I	933	2.76
9949-000	Other Repair Services	I	933	2.76

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
9643-000	Horse Race Tracks	I	937	1.56
9644-000	Other Race Tracks	I	937	1.56
9651-000	Golf Courses	I	937	1.56
9652-000	Curling Clubs	I	937	1.56
9653-000	Skiing Facilities	I	937	1.56
9659-001	Other Sports and Recreational Clubs	I	937	1.56
9659-002	Youth Clubs	I	937	1.56
9661-001	Gambling Operations	I	937	1.56
9661-002	Lotteries and Casinos	I	937	1.56
9691-000	Bowling Alleys and Billiard Parlours	I	937	1.56
9692-000	Amusement Parks	I	937	1.56
9693-000	Dance Halls, Studios and Schools	I	937	1.56
9694-000	Coin-operated Amusement Services	I	937	1.56
9695-000	Roller Skating Facilities	I	937	1.56
9696-000	Botanical and Zoological Gardens	I	937	1.56
9699-001	Other Amusement and Recreational Services	I	937	1.56
9699-002	Horse Trainers and Riding Operations	I	937	1.56
9711-099	Barber and Beauty Shops	I	944	2.36
9723-000	Self-serve Laundries and/or Dry Cleaners	I	944	2.36
9724-000	Valet Services and Cleaning Depots	I	944	2.36
9731-000	Funeral Homes	I	944	2.36
9741-099	Domestic Services	I	944	2.36
9791-000	Shoe Repair	I	944	2.36
9792-000	Fur Cleaning, Repair, and Storage	I	944	2.36
9799-000	Other Personal Services	I	944	2.36
9951-000	Disinfecting and Exterminating Services	I	944	2.36
9999-001	Miscellaneous Services	I	944	2.36
9999-002	Automobile Associations	I	944	2.36

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
7011-000	Central Banks	I	956	0.17
7021-000	Chartered Banks	I	956	0.17
7029-000	Other Banking-type Intermediaries	I	956	0.17
7031-000	Trust Companies	I	956	0.17
7041-000	Deposit Accepting Mortgage Companies	I	956	0.17
7042-000	Co-operative Mortgage Companies	I	956	0.17
7051-099	Credit Unions	I	956	0.17
7099-000	Other Deposit Accepting Intermediaries	I	956	0.17
7111-000	Consumer Loan Companies	I	956	0.17
7121-000	Sales Finance Companies	I	956	0.17
7122-000	Credit Card Companies	I	956	0.17
7123-000	Factoring Companies	I	956	0.17
7124-000	Financial Leasing Companies	I	956	0.17
7125-000	Venture Capital Companies	I	956	0.17
7129-000	Other Business Financing Companies	I	956	0.17
7211-000	Investment (mutual) Funds	I	956	0.17
7212-000	Retirement Savings Funds	I	956	0.17
7213-000	Segregated Funds	I	956	0.17
7214-000	Investment Companies	I	956	0.17
7215-000	Holding Companies	I	956	0.17
7221-000	Mortgage Investment Companies	I	956	0.17
7222-000	Real Estate Investment Trusts	I	956	0.17
7229-000	Other Mortgage Companies	I	956	0.17
7291-000	Trusteed Pension Funds	I	956	0.17
7292-000	Estate, Trust, and Agency Funds	I	956	0.17
7299-000	Other Investment Intermediaries	I	956	0.17
7311-000	Life Insurers	I	956	0.17
7321-000	Deposit Insurers	I	956	0.17
7331-000	Health Insurers	I	956	0.17
7339-000	Other Casualty and Property Insurers	I	956	0.17
7411-000	Investment Dealers	I	956	0.17
7412-000	Stock Brokers	I	956	0.17
7413-000	Commodity Brokers	I	956	0.17
7421-000	Mortgage Brokers	I	956	0.17
7431-000	Stock Exchanges	I	956	0.17
7432-000	Commodity Exchanges	I	956	0.17
7499-000	Other Financial Intermediaries	I	956	0.17
7611-000	Insurance and Real Estate Agencies	I	956	0.17
7711-001	Supply of Clerical Labour Operations	I	956	0.17
7711-003	Placement Agencies	I	956	0.17
7711-100	Out of Province Operations - Class A	I	956	0.17
7711-200	Out of Province Operations - Class B	I	956	0.17
7711-300	Out of Province Operations - Class C	I	956	0.17
7711-400	Out of Province Operations - Class D	I	956	0.17
7711-500	Out of Province Operations - Class E	I	956	0.17
7711-600	Out of Province Operations - Class F	I	956	0.17
7711-700	Out of Province Operations - Class G	I	956	0.17
7711-800	Out of Province Operations - Class H	I	956	0.17
7711-900	Out of Province Operations - Class I	I	956	0.17
7731-000	Chartered and Certified Accountants	I	956	0.17
7739-000	Other Accounting and Bookkeeping Services	I	956	0.17
7761-000	Offices of Lawyers and Notaries	I	956	0.17
7792-000	Credit Bureau Services	I	956	0.17
7793-000	Collection Agencies	I	956	0.17
7799-003	Actuarial Services	I	956	0.17

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
0231-000	Agricultural Management and Consulting Services	I	958	0.29
4555-000	Marine Shipping Agencies	I	958	0.29
4592-003	Freight Brokers	I	958	0.29
4592-004	Freight Forwarders (Air and/or Ocean)	I	958	0.29
7721-001	Software Development and Computer Services	I	958	0.29
7722-000	Computer Equipment Maintenance and Repair	I	958	0.29
7751-000	Offices of Architects	I	958	0.29
7752-000	Offices of Engineers	I	958	0.29
7759-001	Other Scientific and Technical Services	I	958	0.29
7759-002	Research and Development	I	958	0.29
7771-001	Management Consulting Services	I	958	0.29
7771-002	Property Management Services	I	958	0.29
7794-000	Customs Brokers and Consultants	I	958	0.29
7795-999	Telephone Answering Services / Call Centres	I	958	0.29
7796-001	Business Service Centres	I	958	0.29
7796-002	Microfilming and Micrographing Services	I	958	0.29
7799-001	Miscellaneous Business Services	I	958	0.29
7799-005	Translation Services	I	958	0.29
7799-006	Custom Typing Services	I	958	0.29
7799-007	Manufacturer's Agents	I	958	0.29
7799-009	Meter Reading	I	958	0.29
7799-010	Other Brokers	I	958	0.29
7799-011	Quality Assurance	I	958	0.29
9931-000	Photographers	I	958	0.29
9961-000	Ticket and Travel Agencies	I	958	0.29
9962-001	Tour Packagers	I	958	0.29
2821-002	Photographic Film Processing	I	962	0.88
7711-002	Franchise Operations	I	962	0.88
7741-000	Advertising Agencies	I	962	0.88
7742-000	Media Representatives	I	962	0.88
7743-000	Display and Billboard Advertising	I	962	0.88
7749-000	Other Advertising Services	I	962	0.88
9611-000	Motion Picture and Video Production	I	962	0.88
9612-000	Motion Picture and Video Distribution	I	962	0.88
9613-000	Motion Picture Laboratories and Video Production Facilities	I	962	0.88
9614-000	Sound Recording Services	I	962	0.88
9619-000	Other Motion Picture, Audio, and Video Services	I	962	0.88
9621-000	Regular Motion Picture Theatres	I	962	0.88
9622-000	Outdoor Motion Picture Theatres	I	962	0.88
9629-000	Other Motion Picture Exhibition	I	962	0.88
9631-000	Entertainment Production Companies and Artists	I	962	0.88
9639-000	Other Theatrical and Staged Entertainment Services	I	962	0.88
9721-000	Power Laundries and/or Dry Cleaners	I	975	3.06
9725-000	Linen Supply Services	I	975	3.06
9729-000	Other Laundry and Dry Cleaning Services	I	975	3.06

2005 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2005 Premium Rate ($)
7791-002	Corps of Commissionaires	I	981	0.59
9811-000	Religious Organizations	I	981	0.59
9821-000	Business Associations	I	981	0.59
9831-000	Health and Social Service Professional Membership Associations	I	981	0.59
9839-000	Other Professional Membership Associations	I	981	0.59
9841-000	Labour Organizations	I	981	0.59
9851-000	Political Organizations	I	981	0.59
9861-001	Civic and Fraternal Organizations	I	981	0.59
9861-002	Cultural Organizations	I	981	0.59
4811-000	Radio Broadcasting	I	983	0.33
4812-000	Television Broadcasting	I	983	0.33
4813-000	Combined Radio and Television Broadcasting	I	983	0.33
4814-000	Cable Television	I	983	0.33
4821-000	Telecommunication Carriers	I	983	0.33
4839-000	Other Telecommunication Operations	I	983	0.33

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SECTION 6

Supporting Documention
for Each Class

WSIB

2005 Premium Rates

MANUAL

SECTION 6A

Class A –
Supporting Documentation

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$207,448,703	$59,200	$39,659	5,231	242	4.63%
2000	$225,216,909	$59,300	$42,450	5,305	229	4.32%
2001	$219,476,389	$60,600	$42,851	5,122	195	3.81%
2002	$234,708,686	$64,600	$44,226	5,307	203	3.83%
2003	$231,407,534	$65,600	$46,837	4,941	175	3.54%
2004	$239,093,967	$66,800	$47,961	4,985	164	3.29%
2005	$250,895,645	$67,700	$49,880	5,030	152	3.02%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$340,275,873	$59,200	$33,232	10,239	583	5.69%
2000	$367,836,827	$59,300	$34,982	10,515	600	5.71%
2001	$362,892,923	$60,600	$35,634	10,184	575	5.65%
2002	$385,753,637	$64,600	$36,013	10,712	507	4.73%
2003	$353,636,356	$65,600	$36,881	9,589	409	4.27%
2004	$365,382,741	$66,800	$37,766	9,675	387	4.00%
2005	$383,418,033	$67,700	$39,277	9,762	357	3.66%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$179,347,877	$59,200	$31,215	5,746	203	3.53%
2000	$189,986,862	$59,300	$32,998	5,758	243	4.22%
2001	$186,735,621	$60,600	$32,912	5,674	168	2.96%
2002	$194,491,237	$64,600	$34,892	5,574	138	2.48%
2003	$195,133,304	$65,600	$36,026	5,416	100	1.85%
2004	$201,614,852	$66,800	$36,891	5,465	95	1.74%
2005	$211,566,561	$67,700	$38,366	5,514	88	1.60%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$930,704,385	$59,200	$39,775	23,399	236	1.01%
2000	$898,212,458	$59,300	$41,424	21,683	281	1.30%
2001	$902,409,120	$60,600	$45,940	19,643	241	1.23%
2002	$940,606,080	$64,600	$45,398	20,719	223	1.08%
2003	$919,097,270	$65,600	$47,244	19,454	188	0.97%
2004	$949,626,005	$66,800	$48,378	19,629	175	0.89%
2005	$996,499,545	$67,700	$50,313	19,806	162	0.82%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$256,095,816	$59,200	$32,158	7,964	205	2.57%
2000	$277,841,795	$59,300	$33,763	8,229	246	2.99%
2001	$280,035,756	$60,600	$34,130	8,205	204	2.49%
2002	$291,131,656	$64,600	$35,426	8,218	166	2.02%
2003	$304,138,380	$65,600	$33,909	8,969	160	1.78%
2004	$314,240,640	$66,800	$34,723	9,050	152	1.68%
2005	$329,751,558	$67,700	$36,112	9,131	140	1.53%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS A: FOREST PRODUCTS

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$1,913,872,654	$59,200	$36,400	52,579	1,469	2.79%
2000	$1,959,094,851	$59,300	$38,048	51,490	1,599	3.11%
2001	$1,951,549,809	$60,600	$39,968	48,828	1,383	2.83%
2002	$2,046,691,296	$64,600	$40,504	50,530	1,237	2.45%
2003	$2,003,412,844	$65,600	$41,419	48,369	1,032	2.13%
2004	$2,069,958,205	$66,800	$42,414	48,804	973	1.99%
2005	$2,172,131,342	$67,700	$44,110	49,243	899	1.83%

2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2005 New Claims Cost Cost Index * (%)	 Cost per LTI ($)	2005 Premium Rate ($)
030	LOGGING	172%	77,750	11.16
033	MILL PRODUCTS AND FORESTRY SERVICES	81%	36,670	7.67
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	102%	45,900	4.58
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	112%	50,397	2.05
041	CORRUGATED BOXES	55%	24,915	2.57
CLASS: A	**FOREST PRODUCTS**		**45,162**	**4.42**

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* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.994
B.2 Legislative Obligations		
	WSIAT	0.043
	Office of Worker Advisor	0.021
	Office of Employer Advisor	0.008
	OHSA	0.190
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.011
	Sub-Total	0.274
B.3 Accident Prevention	OFSWA	0.347
B.4 TOTAL OVERHEAD EXPENSES		1.616

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.729
B.2 Legislative Obligations		
	WSIAT	0.032
	Office of Worker Advisor	0.016
	Office of Employer Advisor	0.006
	OHSA	0.139
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.200
B.3 Accident Prevention	OFSWA	0.281
B.4 TOTAL OVERHEAD EXPENSES		1.210

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.491
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.135
B.3 Accident Prevention	OFSWA	0.223
B.4 TOTAL OVERHEAD EXPENSES		0.850

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.303
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	**0.084**
B.3 Accident Prevention	PPHSA	0.107
B.4 TOTAL OVERHEAD EXPENSES		**0.494**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.344
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.092
B.3 Accident Prevention	PPHSA	0.122
B.4 TOTAL OVERHEAD EXPENSES		0.559

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS A: FOREST PRODUCTS

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.483
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.004
	OHSA	0.092
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.133
B.3 Accident Prevention	-	0.179
B.4 TOTAL OVERHEAD EXPENSES		0.794

2005 PREMIUM RATE COMPONENTS

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	4.781			4.329		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.538)			(0.482)		
b. *plus* Transfer Charge	0.994			0.902		
3. NET NEW CLAIMS COST	5.237	5.237	47%	4.749	4.749	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.994			1.378		
2. Legislative Obligations	0.274			0.237		
3. Accident Prevention	0.347			0.358		
4. TOTAL OVERHEAD EXPENSES	1.616	1.616	14%	1.974	1.974	17%
C. UNFUNDED LIAB!LITY		3.609	32%		4.036	36%
D. (GAIN)/LOSS		0.699	6%		0.604	5%
E. TOTAL PREMIUM RATE (A+B+C+D)		11.16	100%		11.36	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.466			3.050		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.641)			(0.478)		
b. *plus* Transfer Charge	0.720			0.636		
3. NET NEW CLAIMS COST	3.545	3.545	46%	3.208	3.208	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.729			1.015		
2. Legislative Obligations	0.200			0.175		
3. Accident Prevention	0.281			0.290		
4. TOTAL OVERHEAD EXPENSES	1.210	1.210	16%	1.481	1.481	19%
C. UNFUNDED LIABILITY		2.443	32%		2.727	35%
D. (GAIN)/LOSS		0.473	6%		0.409	5%
E. TOTAL PREMIUM RATE (A+B+C+D)		7.67	100%		7.83	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.938			1.848		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.295)			(0.300)		
b. *plus* Transfer Charge	0.403			0.385		
3. NET NEW CLAIMS COST	2.047	2.047	45%	1.934	1.934	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.491			0.716		
2. Legislative Obligations	0.135			0.125		
3. Accident Prevention	0.223			0.234		
4. TOTAL OVERHEAD EXPENSES	0.850	0.850	19%	1.074	1.074	22%
C. UNFUNDED LIABILITY		1.411	31%		1.644	34%
D. (GAIN)/LOSS		0.273	6%		0.246	5%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.58	100%		4.90	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.832			0.764		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.153)			(0.146)		
b. *plus* Transfer Charge	0.173			0.159		
3. NET NEW CLAIMS COST	0.852	0.852	42%	0.778	0.778	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.303			0.312		
2. Legislative Obligations	0.084			0.053		
3. Accident Prevention	0.107			0.120		
4. TOTAL OVERHEAD EXPENSES	0.494	0.494	24%	0.486	0.486	24%
C. UNFUNDED LIABILITY		0.587	29%		0.661	33%
D. (GAIN)/LOSS		0.114	6%		0.099	5%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.05	100%		2.02	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.074			1.039		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.194)			(0.189)		
b. *plus* Transfer Charge	0.223			0.217		
3. NET NEW CLAIMS COST	1.103	1.103	43%	1.067	1.067	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.344			0.429		
2. Legislative Obligations	0.092			0.073		
3. Accident Prevention	0.122			0.142		
4. TOTAL OVERHEAD EXPENSES	0.559	0.559	22%	0.644	0.644	23%
C. UNFUNDED LIABILITY		0.760	30%		0.907	33%
D. (GAIN)/LOSS		0.148	6%		0.136	5%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.57	100%		2.75	100%

2005 PREMIUM RATE COMPONENTS

CLASS A: FOREST PRODUCTS

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.897			1.746		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.304)			(0.268)		
b. *plus* Transfer Charge	0.394			0.364		
3. NET NEW CLAIMS COST	1.988	1.988	45%	1.843	1.843	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.483			0.622		
2. Legislative Obligations	0.133			0.107		
3. Accident Prevention	0.179			0.193		
4. TOTAL OVERHEAD EXPENSES	0.794	0.794	18%	0.922	0.922	20%
C. UNFUNDED LIABILITY		1.370	31%		1.566	34%
D. (GAIN)/LOSS		0.266	6%		0.235	5%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.42	100%		4.57	100%

2005 PREMIUM RATES

Summary of Premium Rate Components by Rate Group
per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2005 Premium Rate ($)
030	LOGGING	5.237	1.616	3.609	0.699	11.16
033	MILL PRODUCTS AND FORESTRY SERVICES	3.545	1.210	2.443	0.473	7.67
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	2.047	0.850	1.411	0.273	4.58
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	0.852	0.494	0.587	0.114	2.05
041	CORRUGATED BOXES	1.103	0.559	0.760	0.148	2.57
CLASS: A	**FOREST PRODUCTS**	**1.988**	**0.794**	**1.370**	**0.266**	**4.42**

WSIB

2005 Premium Rates

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SECTION 6B

Class B –
Supporting Documentation

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$273,268,898	$59,200	$54,018	5,059	112	2.21%
2000	$238,060,366	$59,300	$53,052	4,487	86	1.92%
2001	$250,357,023	$60,600	$54,147	4,624	92	1.99%
2002	$265,887,490	$64,600	$55,120	4,824	83	1.72%
2003	$280,761,604	$65,600	$57,583	4,876	77	1.58%
2004	$303,065,306	$66,800	$60,347	5,022	79	1.57%
2005	$321,209,826	$67,700	$62,157	5,168	79	1.53%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$318,659,798	$59,200	$54,625	5,834	147	2.52%
2000	$295,095,577	$59,300	$53,926	5,472	122	2.23%
2001	$307,317,202	$60,600	$55,882	5,499	103	1.87%
2002	$323,760,861	$64,600	$58,588	5,526	124	2.24%
2003	$330,992,822	$65,600	$58,215	5,686	122	2.15%
2004	$357,286,892	$66,800	$61,009	5,857	124	2.12%
2005	$378,677,658	$67,700	$62,840	6,027	123	2.04%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$166,411,562	$59,200	$46,454	3,582	86	2.40%
2000	$183,555,117	$59,300	$44,758	4,101	96	2.34%
2001	$201,489,594	$60,600	$47,389	4,252	91	2.14%
2002	$203,846,459	$64,600	$49,801	4,093	82	2.00%
2003	$213,871,835	$65,600	$52,467	4,076	78	1.91%
2004	$230,861,814	$66,800	$54,985	4,198	79	1.88%
2005	$244,683,510	$67,700	$56,635	4,320	79	1.83%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$193,917,864	$59,200	$34,198	5,670	156	2.75%
2000	$203,939,758	$59,300	$36,775	5,546	168	3.03%
2001	$210,836,735	$60,600	$35,437	5,950	171	2.87%
2002	$214,501,189	$64,600	$37,477	5,724	125	2.18%
2003	$229,902,009	$65,600	$38,495	5,972	149	2.49%
2004	$248,165,425	$66,800	$40,343	6,151	148	2.41%
2005	$263,023,089	$67,700	$41,553	6,329	147	2.32%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS B: MINING AND RELATED INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$952,258,122	$59,200	$47,270	20,145	501	2.49%
2000	$920,650,818	$59,300	$46,958	19,606	472	2.41%
2001	$970,000,554	$60,600	$47,725	20,325	457	2.25%
2002	$1,007,995,999	$64,600	$49,982	20,167	414	2.05%
2003	$1,055,528,270	$65,600	$51,214	20,610	426	2.07%
2004	$1,139,379,436	$66,800	$53,673	21,228	430	2.03%
2005	$1,207,594,083	$67,700	$55,283	21,844	428	1.96%

2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2005 New Claims Cost Cost Index * (%)	 Cost per LTI ($)	2005 Premium Rate ($)
110	GOLD MINES	184%	135,602	7.80
113	NICKEL MINES	98%	71,971	5.63
119	OTHER MINES	97%	71,074	5.80
134	AGGREGATES	58%	42,962	5.48
CLASS: B	MINING AND RELATED INDUSTRIES		73,587	6.21

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.721
B.2 Legislative Obligations		
	WSIAT	0.032
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.006
	OHSA	0.137
	Mine Rescue	0.253
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.451
B.3 Accident Prevention	MASHA	0.256
B.4 TOTAL OVERHEAD EXPENSES		1.428

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.558
B.2 Legislative Obligations		
	WSIAT	0.024
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.005
	OHSA	0.106
	Mine Rescue	0.212
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	**0.366**
B.3 Accident Prevention	MASHA	0.214
B.4 TOTAL OVERHEAD EXPENSES		**1.137**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.570
B.2 Legislative Obligations		
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.005
	OHSA	0.108
	Mine Rescue	0.215
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.373
B.3 Accident Prevention	MASHA	0.217
B.4 TOTAL OVERHEAD EXPENSES		1.160

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.562
B.2 Legislative Obligations		
	WSIAT	0.025
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.005
	OHSA	0.106
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.155
B.3 Accident Prevention	MASHA	0.215
B.4 TOTAL OVERHEAD EXPENSES		0.932

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS B: MINING AND RELATED INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.605
B.2 Legislative Obligations		
	WSIAT	0.026
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.005
	OHSA	0.115
	Mine Rescue	0.177
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.344
B.3 Accident Prevention	-	0.226
B.4 TOTAL OVERHEAD EXPENSES		1.174

2005 PREMIUM RATE COMPONENTS

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.385			3.152		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.591)			(0.744)		
b. *plus* Transfer Charge	0.704			0.657		
3. NET NEW CLAIMS COST	3.498	3.498	45%	3.065	3.065	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.721			0.981		
2. Legislative Obligations	0.451			0.451		
3. Accident Prevention	0.256			0.289		
4. TOTAL OVERHEAD EXPENSES	1.428	1.428	18%	1.721	1.721	22%
C. UNFUNDED LIABILITY		2.411	31%		2.493	32%
D. (GAIN)/LOSS		0.467	6%		0.516	7%
E. TOTAL PREMIUM RATE (A+B+C+D)		7.80	100%		7.80	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.373			2.000		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.401)			(0.312)		
b. *plus* Transfer Charge	0.493			0.417		
3. NET NEW CLAIMS COST	2.465	2.465	44%	2.106	2.106	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.558			0.756		
2. Legislative Obligations	0.366			0.362		
3. Accident Prevention	0.214			0.237		
4. TOTAL OVERHEAD EXPENSES	1.137	1.137	20%	1.356	1.356	25%
C. UNFUNDED LIABILITY		1.699	30%		1.669	30%
D. (GAIN)/LOSS		0.329	6%		0.355	6%
E. TOTAL PREMIUM RATE (A+B+C+D)		5.63	100%		5.49	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.329			1.971		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.268)			(0.341)		
b. *plus* Transfer Charge	0.484			0.411		
3. NET NEW CLAIMS COST	2.546	2.546	44%	2.041	2.041	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.570			0.742		
2. Legislative Obligations	0.373			0.356		
3. Accident Prevention	0.217			0.234		
4. TOTAL OVERHEAD EXPENSES	1.160	1.160	20%	1.332	1.332	25%
C. UNFUNDED LIABILITY		1.755	30%		1.608	30%
D. (GAIN)/LOSS		0.340	6%		0.344	6%
E. TOTAL PREMIUM RATE (A+B+C+D)		5.80	100%		5.32	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.437			2.022		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.449)			(0.373)		
b. *plus* Transfer Charge	0.507			0.421		
3. NET NEW CLAIMS COST	2.495	2.495	46%	2.071	2.071	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.562			0.748		
2. Legislative Obligations	0.155			0.130		
3. Accident Prevention	0.215			0.236		
4. TOTAL OVERHEAD EXPENSES	0.932	0.932	17%	1.114	1.114	21%
C. UNFUNDED LIABILITY		1.720	31%		1.843	34%
D. (GAIN)/LOSS		0.333	6%		0.349	6%
E. TOTAL PREMIUM RATE (A+B+C+D)		5.48	100%		5.38	100%

2005 PREMIUM RATE COMPONENTS

CLASS B: MINING AND RELATED INDUSTRIES

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.647			2.301		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.435)			(0.444)		
b. *plus* Transfer Charge	0.550			0.480		
3. NET NEW CLAIMS COST	2.763	2.763	44%	2.337	2.337	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.605			0.811		
2. Legislative Obligations	0.344			0.335		
3. Accident Prevention	0.226			0.250		
4. TOTAL OVERHEAD EXPENSES	1.174	1.174	19%	1.395	1.395	23%
C. UNFUNDED LIABILITY		1.904	31%		1.909	32%
D. (GAIN)/LOSS		0.369	6%		0.394	7%
E. TOTAL PREMIUM RATE (A+B+C+D)		6.21	100%		6.04	100%

2005 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2005 Premium Rate ($)
110	GOLD MINES	3.498	1.428	2.411	0.467	7.80
113	NICKEL MINES	2.465	1.137	1.699	0.329	5.63
119	OTHER MINES	2.546	1.160	1.755	0.340	5.80
134	AGGREGATES	2.495	0.932	1.720	0.333	5.48
CLASS: B	**MINING AND RELATED INDUSTRIES**	**2.763**	**1.174**	**1.904**	**0.369**	**6.21**

WSIB 2005
Premium
Rates
MANUAL

SECTION 6C

Class C –
Supporting Documentation

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$98,155,247	$59,200	$22,316	4,398	152	3.46%
2000	$101,101,578	$59,300	$24,322	4,157	167	4.02%
2001	$112,071,801	$60,600	$24,698	4,538	172	3.79%
2002	$120,339,831	$64,600	$25,280	4,760	196	4.12%
2003	$127,165,711	$65,600	$26,421	4,813	199	4.13%
2004	$133,600,296	$66,800	$27,214	4,909	194	3.95%
2005	$140,360,471	$67,700	$28,030	5,007	189	3.77%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$170,262,138	$59,200	$23,568	7,224	162	2.24%
2000	$214,883,713	$59,300	$22,359	9,611	245	2.55%
2001	$239,122,019	$60,600	$23,533	10,161	255	2.51%
2002	$257,873,226	$64,600	$25,065	10,288	252	2.45%
2003	$275,773,671	$65,600	$26,649	10,348	260	2.51%
2004	$289,727,819	$66,800	$27,448	10,555	252	2.39%
2005	$304,388,046	$67,700	$28,272	10,766	245	2.28%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$119,465,992	$59,200	$23,793	5,021	191	3.80%
2000	$108,193,965	$59,300	$22,554	4,797	175	3.65%
2001	$124,375,633	$60,600	$23,936	5,196	229	4.41%
2002	$117,906,934	$64,600	$24,846	4,746	208	4.38%
2003	$110,454,147	$65,600	$25,537	4,325	140	3.24%
2004	$116,043,127	$66,800	$26,303	4,412	141	3.20%
2005	$121,914,909	$67,700	$27,092	4,500	138	3.07%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$224,147,192	$59,200	$22,138	10,125	398	3.93%
2000	$212,412,948	$59,300	$23,821	8,917	309	3.47%
2001	$228,169,576	$60,600	$24,345	9,372	323	3.45%
2002	$239,470,126	$64,600	$24,794	9,658	328	3.40%
2003	$242,525,714	$65,600	$25,492	9,514	285	3.00%
2004	$254,797,515	$66,800	$26,257	9,704	287	2.96%
2005	$267,690,269	$67,700	$27,044	9,898	280	2.83%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$171,524,393	$59,200	$26,231	6,539	174	2.66%
2000	$174,802,167	$59,300	$26,112	6,694	172	2.57%
2001	$182,610,960	$60,600	$27,884	6,549	157	2.40%
2002	$193,623,688	$64,600	$27,848	6,953	184	2.65%
2003	$202,802,161	$65,600	$26,893	7,541	209	2.77%
2004	$213,063,950	$66,800	$27,700	7,692	201	2.61%
2005	$223,844,986	$67,700	$28,531	7,846	196	2.50%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$195,951,250	$59,200	$28,479	6,881	454	6.60%
2000	$221,202,390	$59,300	$29,023	7,622	457	6.00%
2001	$243,448,897	$60,600	$30,950	7,866	453	5.76%
2002	$262,570,557	$64,600	$31,417	8,358	476	5.70%
2003	$304,502,499	$65,600	$30,387	10,021	453	4.52%
2004	$319,910,325	$66,800	$31,299	10,221	453	4.43%
2005	$336,097,788	$67,700	$32,238	10,425	441	4.23%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS C: OTHER PRIMARY INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$979,506,212	$59,200	$24,373	40,188	1,531	3.81%
2000	$1,032,596,761	$59,300	$24,704	41,798	1,525	3.65%
2001	$1,129,798,886	$60,600	$25,864	43,682	1,589	3.64%
2002	$1,191,784,362	$64,600	$26,624	44,763	1,644	3.67%
2003	$1,263,223,903	$65,600	$27,130	46,562	1,546	3.32%
2004	$1,327,143,033	$66,800	$27,944	47,493	1,528	3.22%
2005	$1,394,296,470	$67,700	$28,783	48,442	1,489	3.07%

2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2005 New Claims Cost Cost Index * (%)	2005 New Claims Cost Cost per LTI ($)	2005 Premium Rate ($)
159	LIVESTOCK FARMS	148%	22,679	6.45
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	84%	12,921	2.39
174	TOBACCO AND MUSHROOM FARMS	80%	12,341	3.12
181	FISHING AND MISCELLANEOUS FARMING	90%	13,892	3.03
184	POULTRY FARMS AND AGRICULTURAL SERVICES	73%	11,282	2.19
190	LANDSCAPING AND RELATED SERVICES	112%	17,237	4.69
CLASS: C	OTHER PRIMARY INDUSTRIES		15,351	3.51

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.708
B.2 Legislative Obligations		
	WSIAT	0.030
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.006
	OHSA	0.134
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.194
B.3 Accident Prevention	FSA	0.228
B.4 TOTAL OVERHEAD EXPENSES		1.131

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.353
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.096
B.3 Accident Prevention	FSA	0.130
B.4 TOTAL OVERHEAD EXPENSES		0.580

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.417
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.113
B.3 Accident Prevention	FSA	0.147
B.4 TOTAL OVERHEAD EXPENSES		0.678

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.423
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.036
B.3 Accident Prevention	FSA	0.147
B.4 TOTAL OVERHEAD EXPENSES		0.606

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.335
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	**0.090**
B.3 Accident Prevention	FSA	0.125
B.4 TOTAL OVERHEAD EXPENSES		**0.552**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.554
B.2 Legislative Obligations		
	WSIAT	0.024
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.005
	OHSA	0.105
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.152
B.3 Accident Prevention	FSA	0.185
B.4 TOTAL OVERHEAD EXPENSES		0.891

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS C: OTHER PRIMARY INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.453
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.070
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.108
B.3 Accident Prevention		0.157
B.4 TOTAL OVERHEAD EXPENSES		0.719

2005 PREMIUM RATE COMPONENTS

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.100			2.784		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.325)			(0.266)		
b. *plus* Transfer Charge	0.644			0.580		
3. NET NEW CLAIMS COST	3.419	3.419	53%	3.098	3.098	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.708			0.990		
2. Legislative Obligations	0.194			0.171		
3. Accident Prevention	0.228			0.243		
4. TOTAL OVERHEAD EXPENSES	1.131	1.131	18%	1.404	1.404	22%
C. UNFUNDED LIABILITY		2.357	37%		2.387	37%
D. (GAIN)/LOSS		(0.455)	-7%		(0.437)	-7%
E. TOTAL PREMIUM RATE (A+B+C+D)		6.45	100%		6.45	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.056			0.892		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.110)			(0.083)		
b. *plus* Transfer Charge	0.219			0.186		
3. NET NEW CLAIMS COST	1.165	1.165	49%	0.995	0.995	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.353			0.400		
2. Legislative Obligations	0.096			0.069		
3. Accident Prevention	0.130			0.136		
4. TOTAL OVERHEAD EXPENSES	0.580	0.580	24%	0.604	0.604	27%
C. UNFUNDED LIABILITY		0.803	34%		0.746	34%
D. (GAIN)/LOSS		(0.155)	-6%		(0.140)	-6%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.39	100%		2.21	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.418			1.370		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.144)			(0.167)		
b. *plus* Transfer Charge	0.295			0.286		
3. NET NEW CLAIMS COST	1.570	1.570	50%	1.489	1.489	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.417			0.598		
2. Legislative Obligations	0.113			0.103		
3. Accident Prevention	0.147			0.161		
4. TOTAL OVERHEAD EXPENSES	0.678	0.678	22%	0.861	0.861	26%
C. UNFUNDED LIABILITY		1.082	35%		1.145	35%
D. (GAIN)/LOSS		(0.209)	-7%		(0.210)	-6%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.12	100%		3.29	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.475			1.378		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.227)			(0.198)		
b. *plus* Transfer Charge	0.307			0.287		
3. NET NEW CLAIMS COST	1.555	1.555	51%	1.468	1.468	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.423			0.621		
2. Legislative Obligations	0.036			0.047		
3. Accident Prevention	0.147			0.160		
4. TOTAL OVERHEAD EXPENSES	0.606	0.606	20%	0.827	0.827	26%
C. UNFUNDED LIABILITY		1.072	35%		1.132	35%
D. (GAIN)/LOSS		(0.207)	-7%		(0.207)	-6%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.03	100%		3.22	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.003			0.904		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.162)			(0.140)		
b. *plus* Transfer Charge	0.208			0.188		
3. NET NEW CLAIMS COST	1.050	1.050	48%	0.953	0.953	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.335			0.383		
2. Legislative Obligations	0.090			0.064		
3. Accident Prevention	0.125			0.133		
4. TOTAL OVERHEAD EXPENSES	0.552	0.552	25%	0.581	0.581	27%
C. UNFUNDED LIABILITY		0.724	33%		0.728	34%
D. (GAIN)/LOSS		(0.139)	-6%		(0.134)	-6%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.19	100%		2.13	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.296			2.235		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.333)			(0.319)		
b. *plus* Transfer Charge	0.477			0.466		
3. NET NEW CLAIMS COST	2.441	2.441	52%	2.382	2.382	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.554			0.822		
2. Legislative Obligations	0.152			0.141		
3. Accident Prevention	0.185			0.206		
4. TOTAL OVERHEAD EXPENSES	0.891	0.891	19%	1.170	1.170	23%
C. UNFUNDED LIABILITY		1.682	36%		1.852	37%
D. (GAIN)/LOSS		(0.325)	-7%		(0.336)	-7%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.69	100%		5.07	100%

2005 PREMIUM RATE COMPONENTS

CLASS C: OTHER PRIMARY INDUSTRIES

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.664			1.530		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.219)			(0.195)		
b. *plus* Transfer Charge	0.346			0.319		
3. NET NEW CLAIMS COST	1.791	1.791	51%	1.655	1.655	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.453			0.615		
2. Legislative Obligations	0.108			0.094		
3. Accident Prevention	0.157			0.169		
4. TOTAL OVERHEAD EXPENSES	0.719	0.719	20%	0.877	0.877	25%
C. UNFUNDED LIABILITY		1.235	35%		1.273	36%
D. (GAIN)/LOSS		(0.238)	-7%		(0.233)	-7%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.51	100%		3.57	100%

2005 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2005 Premium Rate ($)
159	LIVESTOCK FARMS	3.419	1.131	2.357	(0.455)	6.45
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	1.165	0.580	0.803	(0.155)	2.39
174	TOBACCO AND MUSHROOM FARMS	1.570	0.678	1.082	(0.209)	3.12
181	FISHING AND MISCELLANEOUS FARMING	1.555	0.606	1.072	(0.207)	3.03
184	POULTRY FARMS AND AGRICULTURAL SERVICES	1.050	0.552	0.724	(0.139)	2.19
190	LANDSCAPING AND RELATED SERVICES	2.441	0.891	1.682	(0.325)	4.69
CLASS: C	OTHER PRIMARY INDUSTRIES	1.791	0.719	1.235	(0.238)	3.51

WSIB 2005 Premium Rates MANUAL

SECTION 6D

Class D –
Supporting Documentation

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$372,420,133	$59,200	$27,365	13,609	752	5.53%
2000	$371,563,337	$59,300	$27,489	13,517	738	5.46%
2001	$403,132,452	$60,600	$27,376	14,726	781	5.30%
2002	$440,484,562	$64,600	$28,520	15,445	715	4.63%
2003	$462,167,724	$65,600	$28,750	16,075	736	4.58%
2004	$481,259,873	$66,800	$29,641	16,236	712	4.39%
2005	$501,159,006	$67,700	$30,501	16,431	696	4.24%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$242,092,670	$59,200	$26,625	9,093	378	4.16%
2000	$261,534,028	$59,300	$27,154	9,632	388	4.03%
2001	$270,686,657	$60,600	$28,922	9,359	412	4.40%
2002	$280,392,928	$64,600	$29,152	9,618	388	4.03%
2003	$292,965,880	$65,600	$28,556	10,259	427	4.16%
2004	$305,068,301	$66,800	$29,441	10,362	409	3.95%
2005	$317,682,265	$67,700	$30,295	10,486	400	3.81%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$306,495,465	$59,200	$26,509	11,562	336	2.91%
2000	$310,714,113	$59,300	$26,768	11,608	292	2.52%
2001	$321,947,414	$60,600	$28,334	11,363	266	2.34%
2002	$346,582,543	$64,600	$28,397	12,205	250	2.05%
2003	$359,750,095	$65,600	$29,999	11,992	230	1.92%
2004	$374,611,371	$66,800	$30,929	12,112	226	1.87%
2005	$390,100,802	$67,700	$31,826	12,257	221	1.80%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$302,137,520	$59,200	$33,853	8,925	187	2.10%
2000	$307,018,141	$59,300	$32,036	9,584	240	2.50%
2001	$323,698,697	$60,600	$33,630	9,625	190	1.97%
2002	$327,844,908	$64,600	$32,851	9,980	151	1.51%
2003	$342,503,521	$65,600	$33,908	10,101	162	1.60%
2004	$356,652,341	$66,800	$34,959	10,202	155	1.52%
2005	$371,399,202	$67,700	$35,973	10,324	152	1.47%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$295,845,252	$59,200	$25,970	11,392	398	3.49%
2000	$311,912,691	$59,300	$26,718	11,674	412	3.53%
2001	$327,845,603	$60,600	$26,036	12,592	451	3.58%
2002	$343,713,123	$64,600	$27,735	12,393	388	3.13%
2003	$381,045,271	$65,600	$27,372	13,921	345	2.48%
2004	$396,786,251	$66,800	$28,221	14,060	341	2.43%
2005	$413,192,569	$67,700	$29,039	14,229	334	2.35%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$262,239,139	$59,200	$30,568	8,579	172	2.00%
2000	$272,717,740	$59,300	$31,194	8,743	149	1.70%
2001	$276,769,248	$60,600	$30,728	9,007	159	1.77%
2002	$308,403,352	$64,600	$32,623	9,454	169	1.79%
2003	$303,323,017	$65,600	$34,090	8,898	155	1.74%
2004	$315,853,291	$66,800	$35,147	8,987	150	1.67%
2005	$328,913,193	$67,700	$36,166	9,095	147	1.62%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$592,907,782	$59,200	$28,136	21,073	519	2.46%
2000	$616,392,022	$59,300	$28,019	21,999	548	2.49%
2001	$656,697,484	$60,600	$29,328	22,391	477	2.13%
2002	$725,260,056	$64,600	$29,003	25,006	526	2.10%
2003	$760,779,943	$65,600	$30,155	25,229	588	2.33%
2004	$792,207,762	$66,800	$31,090	25,481	553	2.17%
2005	$824,963,969	$67,700	$31,991	25,787	541	2.10%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$549,306,672	$59,200	$35,346	15,541	342	2.20%
2000	$547,086,615	$59,300	$34,882	15,684	324	2.07%
2001	$554,081,853	$60,600	$36,408	15,219	336	2.21%
2002	$581,363,691	$64,600	$37,448	15,525	282	1.82%
2003	$595,447,680	$65,600	$36,753	16,201	290	1.79%
2004	$620,045,624	$66,800	$37,892	16,363	281	1.72%
2005	$645,683,270	$67,700	$38,991	16,559	275	1.66%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$286,440,368	$59,200	$39,188	7,309	157	2.15%
2000	$290,091,018	$59,300	$39,872	7,276	162	2.23%
2001	$304,686,696	$60,600	$38,628	7,888	147	1.86%
2002	$306,761,704	$64,600	$42,556	7,208	122	1.69%
2003	$322,722,469	$65,600	$41,623	7,753	153	1.97%
2004	$336,054,134	$66,800	$42,913	7,831	142	1.81%
2005	$349,949,301	$67,700	$44,158	7,925	139	1.75%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$221,430,084	$59,200	$35,783	6,188	313	5.06%
2000	$233,609,517	$59,300	$36,367	6,424	275	4.28%
2001	$248,030,050	$60,600	$37,374	6,636	331	4.99%
2002	$269,230,943	$64,600	$38,796	6,940	317	4.57%
2003	$280,762,346	$65,600	$39,694	7,073	329	4.65%
2004	$292,360,639	$66,800	$40,925	7,144	316	4.42%
2005	$304,449,166	$67,700	$42,111	7,230	309	4.27%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 237: TIRES AND TUBES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$129,827,726	$59,200	$36,892	3,519	190	5.40%
2000	$116,392,543	$59,300	$36,009	3,232	162	5.01%
2001	$119,335,505	$60,600	$36,778	3,245	122	3.76%
2002	$129,966,068	$64,600	$40,823	3,184	138	4.33%
2003	$127,175,045	$65,600	$42,638	2,983	92	3.08%
2004	$132,428,646	$66,800	$43,960	3,013	92	3.05%
2005	$137,904,306	$67,700	$45,235	3,049	90	2.95%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$318,979,075	$59,200	$31,147	10,241	366	3.57%
2000	$335,035,272	$59,300	$34,168	9,806	429	4.37%
2001	$328,073,376	$60,600	$34,832	9,419	347	3.68%
2002	$346,706,566	$64,600	$35,851	9,671	346	3.58%
2003	$353,353,705	$65,600	$36,501	9,681	344	3.55%
2004	$367,950,747	$66,800	$37,633	9,778	332	3.40%
2005	$383,164,774	$67,700	$38,724	9,895	325	3.28%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$221,621,636	$59,200	$26,277	8,434	180	2.13%
2000	$246,009,355	$59,300	$26,617	9,243	197	2.13%
2001	$251,559,485	$60,600	$28,684	8,770	189	2.16%
2002	$275,550,624	$64,600	$28,180	9,778	151	1.54%
2003	$277,079,437	$65,600	$29,485	9,397	173	1.84%
2004	$288,525,589	$66,800	$30,399	9,491	164	1.73%
2005	$300,455,545	$67,700	$31,281	9,605	161	1.68%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$176,607,245	$59,200	$28,891	6,113	179	2.93%
2000	$220,027,963	$59,300	$30,358	7,248	192	2.65%
2001	$194,409,380	$60,600	$31,483	6,175	131	2.12%
2002	$187,832,178	$64,600	$30,659	6,126	126	2.06%
2003	$194,920,868	$65,600	$32,333	6,029	110	1.82%
2004	$202,973,049	$66,800	$33,335	6,089	109	1.79%
2005	$211,365,579	$67,700	$34,302	6,162	107	1.74%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$994,480,155	$59,200	$25,374	39,193	1,392	3.55%
2000	$1,072,459,524	$59,300	$25,991	41,263	1,443	3.50%
2001	$1,035,387,436	$60,600	$27,100	38,206	1,283	3.36%
2002	$1,090,648,674	$64,600	$28,480	38,295	1,103	2.88%
2003	$1,158,685,280	$65,600	$28,789	40,248	1,048	2.60%
2004	$1,206,550,569	$66,800	$29,681	40,650	1,037	2.55%
2005	$1,256,439,022	$67,700	$30,542	41,138	1,015	2.47%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$97,347,135	$59,200	$24,111	4,037	68	1.68%
2000	$74,057,765	$59,300	$22,904	3,233	60	1.86%
2001	$65,820,742	$60,600	$23,220	2,835	72	2.54%
2002	$60,395,570	$64,600	$24,186	2,497	59	2.36%
2003	$55,602,684	$65,600	$24,676	2,253	47	2.09%
2004	$57,899,631	$66,800	$25,441	2,276	46	2.02%
2005	$60,293,665	$67,700	$26,179	2,303	45	1.95%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$400,805,731	$59,200	$25,034	16,010	551	3.44%
2000	$398,731,802	$59,300	$24,944	15,985	517	3.23%
2001	$381,413,687	$60,600	$25,296	15,078	475	3.15%
2002	$364,588,862	$64,600	$25,608	14,237	390	2.74%
2003	$364,710,943	$65,600	$25,430	14,342	362	2.52%
2004	$379,777,152	$66,800	$26,218	14,485	357	2.46%
2005	$395,480,178	$67,700	$26,979	14,659	349	2.38%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$732,733,232	$59,200	$23,186	31,602	453	1.43%
2000	$729,337,177	$59,300	$22,936	31,799	441	1.39%
2001	$686,801,183	$60,600	$25,081	27,383	379	1.38%
2002	$670,924,303	$64,600	$24,032	27,918	314	1.12%
2003	$660,774,262	$65,600	$24,571	26,892	345	1.28%
2004	$688,070,847	$66,800	$25,333	27,161	322	1.19%
2005	$716,521,200	$67,700	$26,067	27,487	315	1.15%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$211,339,924	$59,200	$25,825	8,184	497	6.07%
2000	$242,259,593	$59,300	$25,822	9,382	501	5.34%
2001	$252,404,034	$60,600	$27,170	9,290	491	5.29%
2002	$283,114,433	$64,600	$27,679	10,228	492	4.81%
2003	$304,686,493	$65,600	$29,068	10,482	489	4.67%
2004	$317,273,092	$66,800	$29,969	10,587	475	4.49%
2005	$330,391,700	$67,700	$30,838	10,714	465	4.34%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$209,473,768	$59,200	$27,401	7,645	275	3.60%
2000	$249,931,734	$59,300	$28,710	8,705	379	4.35%
2001	$260,015,893	$60,600	$30,410	8,550	377	4.41%
2002	$285,300,223	$64,600	$30,444	9,371	394	4.20%
2003	$312,847,183	$65,600	$32,640	9,585	365	3.81%
2004	$325,770,900	$66,800	$33,652	9,681	356	3.68%
2005	$339,240,875	$67,700	$34,628	9,797	348	3.55%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$61,270,901	$59,200	$23,115	2,651	215	8.11%
2000	$69,065,984	$59,300	$22,442	3,078	219	7.12%
2001	$68,201,658	$60,600	$25,979	2,625	205	7.81%
2002	$67,370,211	$64,600	$25,239	2,669	196	7.34%
2003	$63,760,254	$65,600	$25,018	2,549	158	6.20%
2004	$66,394,190	$66,800	$25,794	2,574	159	6.18%
2005	$69,139,457	$67,700	$26,542	2,605	156	5.99%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$109,172,562	$59,200	$29,564	3,693	101	2.73%
2000	$121,529,762	$59,300	$30,563	3,976	107	2.69%
2001	$125,441,440	$60,600	$32,179	3,898	111	2.85%
2002	$138,593,772	$64,600	$28,916	4,793	115	2.40%
2003	$137,450,766	$65,600	$30,446	4,515	127	2.81%
2004	$143,128,857	$66,800	$31,390	4,560	118	2.59%
2005	$149,046,949	$67,700	$32,300	4,615	115	2.49%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$528,845,330	$59,200	$29,641	17,842	733	4.11%
2000	$590,231,679	$59,300	$29,919	19,728	770	3.90%
2001	$541,650,074	$60,600	$31,636	17,121	537	3.14%
2002	$483,274,740	$64,600	$31,677	15,256	431	2.83%
2003	$457,143,510	$65,600	$33,978	13,454	453	3.37%
2004	$476,028,108	$66,800	$35,031	13,589	419	3.08%
2005	$495,710,919	$67,700	$36,047	13,752	410	2.98%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$354,926,104	$59,200	$25,866	13,722	680	4.96%
2000	$386,315,704	$59,300	$27,755	13,919	642	4.61%
2001	$407,153,248	$60,600	$29,480	13,811	553	4.00%
2002	$440,982,573	$64,600	$30,288	14,560	498	3.42%
2003	$453,534,821	$65,600	$30,591	14,826	482	3.25%
2004	$472,270,344	$66,800	$31,539	14,974	471	3.15%
2005	$491,797,779	$67,700	$32,454	15,154	461	3.04%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$128,049,506	$59,200	$26,634	4,808	182	3.79%
2000	$137,498,500	$59,300	$28,964	4,747	219	4.61%
2001	$162,629,115	$60,600	$31,278	5,199	224	4.31%
2002	$149,385,118	$64,600	$30,195	4,947	197	3.98%
2003	$152,547,766	$65,600	$30,992	4,922	193	3.92%
2004	$158,849,514	$66,800	$31,953	4,971	186	3.74%
2005	$165,417,624	$67,700	$32,879	5,031	182	3.62%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$1,402,538,378	$59,200	$29,813	47,045	796	1.69%
2000	$1,354,782,820	$59,300	$31,103	43,558	779	1.79%
2001	$1,322,777,774	$60,600	$31,483	42,016	786	1.87%
2002	$1,325,694,164	$64,600	$32,785	40,436	673	1.66%
2003	$1,377,692,403	$65,600	$32,648	42,198	679	1.61%
2004	$1,434,604,876	$66,800	$33,660	42,620	660	1.55%
2005	$1,493,922,919	$67,700	$34,636	43,131	646	1.50%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$1,016,963,389	$59,200	$31,621	32,161	276	0.86%
2000	$1,052,969,620	$59,300	$28,696	36,694	261	0.71%
2001	$1,062,320,341	$60,600	$32,741	32,446	261	0.80%
2002	$1,043,275,890	$64,600	$32,634	31,969	254	0.79%
2003	$1,113,645,484	$65,600	$34,607	32,180	235	0.73%
2004	$1,159,650,179	$66,800	$35,680	32,502	232	0.71%
2005	$1,207,599,395	$67,700	$36,715	32,892	227	0.69%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$176,471,350	$59,200	$30,681	5,752	142	2.47%
2000	$178,146,487	$59,300	$29,816	5,975	135	2.26%
2001	$195,696,517	$60,600	$32,725	5,980	162	2.71%
2002	$205,313,721	$64,600	$33,724	6,088	115	1.89%
2003	$206,369,554	$65,600	$35,062	5,886	111	1.89%
2004	$214,894,680	$66,800	$36,149	5,945	107	1.80%
2005	$223,780,146	$67,700	$37,197	6,016	105	1.75%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$299,016,303	$59,200	$31,993	9,346	294	3.15%
2000	$289,988,959	$59,300	$32,488	8,926	244	2.73%
2001	$298,091,207	$60,600	$33,892	8,795	273	3.10%
2002	$268,186,052	$64,600	$35,117	7,637	191	2.50%
2003	$284,595,056	$65,600	$34,069	8,353	188	2.25%
2004	$296,351,678	$66,800	$35,125	8,437	186	2.20%
2005	$308,605,227	$67,700	$36,144	8,538	182	2.13%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$1,620,675,720	$59,200	$45,151	35,895	872	2.43%
2000	$1,614,222,769	$59,300	$45,653	35,359	797	2.25%
2001	$1,580,207,802	$60,600	$47,563	33,223	701	2.11%
2002	$1,587,719,867	$64,600	$47,884	33,158	697	2.10%
2003	$1,527,529,746	$65,600	$51,132	29,874	613	2.05%
2004	$1,590,632,000	$66,800	$52,717	30,173	595	1.97%
2005	$1,656,401,452	$67,700	$54,246	30,535	582	1.91%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$187,836,382	$59,200	$32,640	5,755	353	6.13%
2000	$178,678,085	$59,300	$33,018	5,412	222	4.10%
2001	$176,986,166	$60,600	$33,791	5,238	230	4.39%
2002	$236,264,607	$64,600	$43,034	5,490	220	4.01%
2003	$229,563,046	$65,600	$42,436	5,410	190	3.51%
2004	$239,046,295	$66,800	$43,752	5,464	186	3.40%
2005	$248,930,382	$67,700	$45,020	5,530	182	3.29%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$6,959,850,621	$59,200	$40,903	170,155	7,172	4.21%
2000	$7,302,993,485	$59,300	$40,895	178,579	7,282	4.08%
2001	$7,154,636,316	$60,600	$42,522	168,257	6,246	3.71%
2002	$7,716,538,649	$64,600	$43,405	177,780	5,958	3.35%
2003	$8,161,738,627	$65,600	$43,147	189,161	5,710	3.02%
2004	$8,498,900,050	$66,800	$44,485	191,053	5,658	2.96%
2005	$8,850,312,569	$67,700	$45,775	193,346	5,535	2.86%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 370: METAL TANKS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$77,593,490	$59,200	$34,611	2,242	173	7.72%
2000	$53,233,490	$59,300	$33,224	1,602	133	8.30%
2001	$48,264,340	$60,600	$35,268	1,369	117	8.55%
2002	$41,887,071	$64,600	$34,290	1,222	66	5.40%
2003	$35,431,252	$65,600	$33,699	1,051	56	5.33%
2004	$36,894,917	$66,800	$34,744	1,062	54	5.08%
2005	$38,420,448	$67,700	$35,751	1,075	53	4.93%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$265,724,753	$59,200	$26,596	9,991	451	4.51%
2000	$285,359,764	$59,300	$27,852	10,246	477	4.66%
2001	$325,459,091	$60,600	$29,162	11,160	519	4.65%
2002	$360,462,651	$64,600	$29,416	12,254	450	3.67%
2003	$388,315,850	$65,600	$30,142	12,883	418	3.24%
2004	$404,357,178	$66,800	$31,076	13,012	408	3.14%
2005	$421,076,538	$67,700	$31,978	13,168	400	3.04%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$343,596,068	$59,200	$32,715	10,503	672	6.40%
2000	$421,102,426	$59,300	$33,452	12,588	765	6.08%
2001	$391,336,195	$60,600	$34,797	11,246	665	5.91%
2002	$391,000,879	$64,600	$34,826	11,227	582	5.18%
2003	$408,158,710	$65,600	$35,729	11,424	515	4.51%
2004	$425,019,746	$66,800	$36,837	11,538	515	4.46%
2005	$442,593,463	$67,700	$37,905	11,676	504	4.32%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$361,958,942	$59,200	$27,961	12,945	559	4.32%
2000	$404,419,940	$59,300	$29,483	13,717	614	4.48%
2001	$347,625,584	$60,600	$30,294	11,475	508	4.43%
2002	$381,539,977	$64,600	$30,661	12,444	563	4.52%
2003	$395,356,785	$65,600	$31,927	12,383	508	4.10%
2004	$411,688,974	$66,800	$32,917	12,507	502	4.01%
2005	$428,711,489	$67,700	$33,871	12,657	492	3.89%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$147,761,231	$59,200	$29,544	5,001	126	2.52%
2000	$156,365,988	$59,300	$31,707	4,932	152	3.08%
2001	$207,936,543	$60,600	$32,183	6,461	175	2.71%
2002	$205,983,271	$64,600	$33,298	6,186	173	2.80%
2003	$212,494,318	$65,600	$34,993	6,072	155	2.55%
2004	$221,272,458	$66,800	$36,078	6,133	151	2.46%
2005	$230,421,632	$67,700	$37,124	6,207	148	2.38%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$792,006,230	$59,200	$36,960	21,429	743	3.47%
2000	$815,651,222	$59,300	$39,003	20,913	787	3.76%
2001	$765,516,117	$60,600	$40,526	18,890	568	3.01%
2002	$803,574,197	$64,600	$44,072	18,233	567	3.11%
2003	$840,682,805	$65,600	$44,190	19,024	514	2.70%
2004	$875,411,412	$66,800	$45,560	19,214	503	2.62%
2005	$911,607,923	$67,700	$46,881	19,445	492	2.53%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$168,595,914	$59,200	$29,269	5,760	238	4.13%
2000	$184,551,654	$59,300	$28,673	6,436	246	3.82%
2001	$213,365,545	$60,600	$31,231	6,832	287	4.20%
2002	$225,248,187	$64,600	$29,583	7,614	247	3.24%
2003	$223,262,848	$65,600	$30,465	7,329	289	3.94%
2004	$232,485,836	$66,800	$31,409	7,402	274	3.70%
2005	$242,098,661	$67,700	$32,320	7,491	268	3.58%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$902,148,448	$59,200	$33,769	26,715	1,028	3.85%
2000	$966,344,828	$59,300	$35,012	27,600	1,006	3.64%
2001	$857,625,161	$60,600	$36,135	23,734	714	3.01%
2002	$863,013,888	$64,600	$37,176	23,214	601	2.59%
2003	$905,522,724	$65,600	$38,255	23,671	537	2.27%
2004	$942,929,868	$66,800	$39,441	23,908	536	2.24%
2005	$981,918,132	$67,700	$40,585	24,195	524	2.17%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$921,808,439	$59,200	$31,368	29,387	1,419	4.83%
2000	$940,111,707	$59,300	$32,961	28,522	1,430	5.01%
2001	$960,302,427	$60,600	$34,152	28,118	1,266	4.50%
2002	$979,734,278	$64,600	$34,782	28,168	1,000	3.55%
2003	$994,692,095	$65,600	$35,708	27,856	1,065	3.82%
2004	$1,035,782,825	$66,800	$36,815	28,135	1,020	3.63%
2005	$1,078,610,374	$67,700	$37,883	28,473	998	3.51%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$180,498,861	$59,200	$32,765	5,509	157	2.85%
2000	$180,872,148	$59,300	$32,559	5,555	172	3.10%
2001	$179,542,335	$60,600	$34,074	5,269	162	3.07%
2002	$184,099,928	$64,600	$34,386	5,354	154	2.88%
2003	$180,023,021	$65,600	$35,990	5,002	114	2.28%
2004	$187,459,772	$66,800	$37,106	5,052	113	2.24%
2005	$195,210,859	$67,700	$38,182	5,113	110	2.15%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$6,959,850,621	$59,200	$40,903	170,155	7,172	4.21%
2000	$7,302,993,485	$59,300	$40,895	178,579	7,282	4.08%
2001	$7,154,636,316	$60,600	$42,522	168,257	6,246	3.71%
2002	$7,716,538,649	$64,600	$43,405	177,780	5,958	3.35%
2003	$8,161,738,627	$65,600	$43,147	189,161	5,710	3.02%
2004	$8,498,900,050	$66,800	$44,485	191,053	5,658	2.96%
2005	$8,850,312,569	$67,700	$45,775	193,346	5,535	2.86%

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* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$270,594,837	$59,200	$28,810	9,392	324	3.45%
2000	$273,192,331	$59,300	$30,658	8,911	391	4.39%
2001	$232,950,803	$60,600	$32,807	7,101	293	4.13%
2002	$238,265,036	$64,600	$31,366	7,596	268	3.53%
2003	$239,493,223	$65,600	$32,491	7,371	249	3.38%
2004	$249,386,688	$66,800	$33,498	7,445	241	3.24%
2005	$259,698,329	$67,700	$34,470	7,534	236	3.13%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$340,946,014	$59,200	$32,736	10,415	272	2.61%
2000	$417,374,794	$59,300	$34,092	12,243	351	2.87%
2001	$398,875,982	$60,600	$36,433	10,948	313	2.86%
2002	$411,390,272	$64,600	$38,058	10,810	268	2.48%
2003	$382,259,924	$65,600	$37,574	10,174	253	2.49%
2004	$398,051,081	$66,800	$38,739	10,276	244	2.37%
2005	$414,509,698	$67,700	$39,862	10,399	238	2.29%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Year	insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$846,819,445	$59,200	$36,115	23,448	670	2.86%
2000	$892,262,640	$59,300	$38,246	23,330	576	2.47%
2001	$1,012,369,759	$60,600	$38,239	26,475	541	2.04%
2002	$1,048,138,400	$64,600	$39,526	26,518	493	1.86%
2003	$1,060,788,289	$65,600	$41,721	25,426	476	1.87%
2004	$1,104,609,453	$66,800	$43,014	25,680	458	1.78%
2005	$1,150,282,845	$67,700	$44,262	25,988	448	1.72%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$169,805,283	$59,200	$44,173	3,844	172	4.47%
2000	$174,534,285	$59,300	$40,559	4,303	182	4.23%
2001	$166,653,445	$60,600	$46,202	3,607	142	3.94%
2002	$168,234,384	$64,600	$51,179	3,287	122	3.71%
2003	$171,910,152	$65,600	$52,425	3,279	101	3.08%
2004	$179,011,760	$66,800	$54,050	3,312	102	3.08%
2005	$186,413,539	$67,700	$55,618	3,352	100	2.98%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$157,026,355	$59,200	$37,110	4,231	121	2.86%
2000	$154,036,439	$59,300	$35,586	4,329	116	2.68%
2001	$165,428,301	$60,600	$38,284	4,321	124	2.87%
2002	$163,229,518	$64,600	$39,453	4,137	100	2.42%
2003	$158,270,562	$65,600	$41,700	3,795	101	2.66%
2004	$164,808,719	$66,800	$42,993	3,833	95	2.48%
2005	$171,623,230	$67,700	$44,239	3,879	93	2.40%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$472,110,293	$59,200	$36,706	12,862	694	5.40%
2000	$483,803,054	$59,300	$36,561	13,233	627	4.74%
2001	$508,281,679	$60,600	$38,043	13,361	597	4.47%
2002	$545,620,822	$64,600	$38,384	14,215	567	3.99%
2003	$567,397,439	$65,600	$37,967	14,944	587	3.93%
2004	$590,836,627	$66,800	$39,144	15,093	568	3.76%
2005	$615,266,540	$67,700	$40,279	15,274	556	3.64%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$686,696,377	$59,200	$43,850	15,660	410	2.62%
2000	$719,100,342	$59,300	$44,674	16,097	433	2.69%
2001	$735,220,426	$60,600	$46,470	15,821	374	2.36%
2002	$552,432,175	$64,600	$47,526	11,624	283	2.43%
2003	$504,923,610	$65,600	$47,181	10,702	230	2.15%
2004	$525,782,004	$66,800	$48,644	10,809	229	2.12%
2005	$547,522,039	$67,700	$50,054	10,939	224	2.05%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$6,959,850,621	$59,200	$40,903	170,155	7,172	4.21%
2000	$7,302,993,485	$59,300	$40,895	178,579	7,282	4.08%
2001	$7,154,636,316	$60,600	$42,522	168,257	6,246	3.71%
2002	$7,716,538,649	$64,600	$43,405	177,780	5,958	3.35%
2003	$8,161,738,627	$65,600	$43,147	189,161	5,710	3.02%
2004	$8,498,900,050	$66,800	$44,485	191,053	5,658	2.96%
2005	$8,850,312,569	$67,700	$45,775	193,346	5,535	2.86%

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* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$1,112,068,194	$59,200	$43,422	25,611	836	3.26%
2000	$1,157,801,050	$59,300	$44,768	25,862	787	3.04%
2001	$1,123,523,611	$60,600	$44,604	25,189	737	2.93%
2002	$1,057,176,100	$64,600	$48,381	21,851	552	2.53%
2003	$994,336,434	$65,600	$49,812	19,962	459	2.30%
2004	$1,035,412,472	$66,800	$51,356	20,162	454	2.25%
2005	$1,078,224,707	$67,700	$52,846	20,404	444	2.18%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$6,959,850,621	$59,200	$40,903	170,155	7,172	4.21%
2000	$7,302,993,485	$59,300	$40,895	178,579	7,282	4.08%
2001	$7,154,636,316	$60,600	$42,522	168,257	6,246	3.71%
2002	$7,716,538,649	$64,600	$43,405	177,780	5,958	3.35%
2003	$8,161,738,627	$65,600	$43,147	189,161	5,710	3.02%
2004	$8,498,900,050	$66,800	$44,485	191,053	5,658	2.96%
2005	$8,850,312,569	$67,700	$45,775	193,346	5,535	2.86%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 424: MOTOR VEHICLE STAMPINGS *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$6,959,850,621	$59,200	$40,903	170,155	7,172	4.21%
2000	$7,302,993,485	$59,300	$40,895	178,579	7,282	4.08%
2001	$7,154,636,316	$60,600	$42,522	168,257	6,246	3.71%
2002	$7,716,538,649	$64,600	$43,405	177,780	5,958	3.35%
2003	$8,161,738,627	$65,600	$43,147	189,161	5,710	3.02%
2004	$8,498,900,050	$66,800	$44,485	191,053	5,658	2.96%
2005	$8,850,312,569	$67,700	$45,775	193,346	5,535	2.86%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$6,959,850,621	$59,200	$40,903	170,155	7,172	4.21%
2000	$7,302,993,485	$59,300	$40,895	178,579	7,282	4.08%
2001	$7,154,636,316	$60,600	$42,522	168,257	6,246	3.71%
2002	$7,716,538,649	$64,600	$43,405	177,780	5,958	3.35%
2003	$8,161,738,627	$65,600	$43,147	189,161	5,710	3.02%
2004	$8,498,900,050	$66,800	$44,485	191,053	5,658	2.96%
2005	$8,850,312,569	$67,700	$45,775	193,346	5,535	2.86%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$417,127,339	$59,200	$43,003	9,700	351	3.62%
2000	$423,203,573	$59,300	$42,506	9,956	366	3.68%
2001	$426,127,859	$60,600	$42,838	9,947	272	2.73%
2002	$471,866,080	$64,600	$44,664	10,565	249	2.36%
2003	$470,604,823	$65,600	$44,265	10,632	253	2.38%
2004	$490,045,508	$66,800	$45,637	10,738	244	2.27%
2005	$510,307,910	$67,700	$46,961	10,867	238	2.19%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$240,826,423	$59,200	$36,195	6,654	440	6.61%
2000	$258,041,947	$59,300	$37,559	6,870	404	5.88%
2001	$208,660,208	$60,600	$40,037	5,212	340	6.52%
2002	$204,595,231	$64,600	$41,702	4,906	340	6.93%
2003	$220,046,446	$65,600	$40,899	5,380	346	6.43%
2004	$229,136,565	$66,800	$42,167	5,434	340	6.26%
2005	$238,610,903	$67,700	$43,390	5,499	333	6.06%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$327,945,965	$59,200	$41,790	7,847	314	4.00%
2000	$345,287,931	$59,300	$42,096	8,202	271	3.30%
2001	$314,380,700	$60,600	$42,295	7,433	152	2.04%
2002	$287,478,425	$64,600	$44,715	6,429	122	1.90%
2003	$341,518,125	$65,600	$46,604	7,328	117	1.60%
2004	$355,626,239	$66,800	$48,049	7,401	115	1.55%
2005	$370,330,672	$67,700	$49,442	7,490	112	1.50%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTis	Lost Time Injury Rate
1999	$196,647,215	$59,200	$31,220	6,299	215	3.41%
2000	$201,049,092	$59,300	$30,762	6,536	271	4.15%
2001	$189,665,365	$60,600	$31,241	6,071	179	2.95%
2002	$189,658,291	$64,600	$32,397	5,854	154	2.63%
2003	$191,735,150	$65,600	$31,464	6,094	152	2.49%
2004	$199,655,729	$66,800	$32,439	6,155	147	2.39%
2005	$207,911,094	$67,700	$33,380	6,229	144	2.31%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$236,905,703	$59,200	$26,882	8,813	199	2.26%
2000	$245,100,042	$59,300	$30,863	7,942	214	2.69%
2001	$254,569,230	$60,600	$31,302	8,133	182	2.24%
2002	$236,728,975	$64,600	$34,211	6,920	124	1.79%
2003	$211,586,972	$65,600	$33,976	6,228	116	1.86%
2004	$220,327,630	$66,800	$35,029	6,290	111	1.76%
2005	$229,437,737	$67,700	$36,045	6,365	108	1.70%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$3,158,735,285	$59,200	$29,305	107,788	461	0.43%
2000	$3,738,925,554	$59,300	$28,458	131,384	556	0.42%
2001	$3,827,019,376	$60,600	$29,374	130,286	485	0.37%
2002	$3,167,131,868	$64,600	$31,992	98,998	420	0.42%
2003	$2,822,616,410	$65,600	$31,600	89,323	325	0.36%
2004	$2,939,218,694	$66,800	$32,580	90,216	339	0.38%
2005	$3,060,749,508	$67,700	$33,524	91,299	343	0.38%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$558,659,770	$59,200	$32,154	17,375	277	1.59%
2000	$577,908,478	$59,300	$32,019	18,049	354	1.96%
2001	$481,315,133	$60,600	$33,111	14,536	264	1.82%
2002	$479,510,393	$64,600	$35,034	13,687	194	1.42%
2003	$475,971,232	$65,600	$34,223	13,908	194	1.39%
2004	$495,633,604	$66,800	$35,284	14,047	187	1.33%
2005	$516,127,062	$67,700	$36,307	14,216	183	1.29%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$110,036,990	$59,200	$32,226	3,415	98	2.87%
2000	$110,531,152	$59,300	$32,275	3,425	124	3.62%
2001	$114,290,706	$60,600	$33,463	3,415	120	3.51%
2002	$109,442,634	$64,600	$33,200	3,296	124	3.76%
2003	$107,153,283	$65,600	$34,139	3,139	112	3.57%
2004	$111,579,785	$66,800	$35,197	3,170	109	3.44%
2005	$116,193,386	$67,700	$36,218	3,208	106	3.30%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$149,117,894	$59,200	$33,310	4,477	238	5.32%
2000	$166,578,476	$59,300	$34,237	4,865	259	5.32%
2001	$174,888,447	$60,600	$36,064	4,849	273	5.63%
2002	$177,368,474	$64,600	$36,529	4,856	234	4.82%
2003	$190,234,564	$65,600	$36,270	5,245	234	4.46%
2004	$198,093,154	$66,800	$37,394	5,297	230	4.34%
2005	$206,283,910	$67,700	$38,479	5,361	225	4.20%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$154,935,726	$59,200	$42,929	3,609	137	3.80%
2000	$160,991,737	$59,300	$42,948	3,749	135	3.60%
2001	$179,207,470	$60,600	$46,278	3,872	144	3.72%
2002	$186,045,846	$64,600	$47,558	3,912	114	2.91%
2003	$194,189,578	$65,600	$46,587	4,168	122	2.93%
2004	$202,211,549	$66,800	$48,031	4,210	118	2.80%
2005	$210,572,593	$67,700	$49,424	4,261	115	2.70%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$240,743,691	$59,200	$36,374	6,619	137	2.07%
2000	$232,966,157	$59,300	$36,349	6,409	163	2.54%
2001	$240,097,976	$60,600	$36,532	6,572	174	2.65%
2002	$244,118,491	$64,600	$36,132	6,756	152	2.25%
2003	$254,216,061	$65,600	$38,241	6,648	134	2.02%
2004	$264,717,726	$66,800	$39,426	6,714	131	1.95%
2005	$275,663,275	$67,700	$40,570	6,795	128	1.88%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$256,058,226	$59,200	$31,993	8,004	203	2.54%
2000	$243,401,943	$59,300	$32,695	7,445	203	2.73%
2001	$247,468,544	$60,600	$33,012	7,496	154	2.05%
2002	$250,760,938	$64,600	$35,836	6,997	165	2.36%
2003	$254,559,813	$65,600	$35,370	7,197	175	2.43%
2004	$265,075,679	$66,800	$36,466	7,269	168	2.31%
2005	$276,036,028	$67,700	$37,524	7,356	165	2.24%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$504,026,824	$59,200	$40,859	12,336	79	0.64%
2000	$483,962,312	$59,300	$40,770	11,871	108	0.91%
2001	$481,266,052	$60,600	$40,108	11,999	58	0.48%
2002	$518,629,452	$64,600	$45,380	11,429	64	0.56%
2003	$528,972,810	$65,600	$47,699	11,090	66	0.60%
2004	$550,824,677	$66,800	$49,178	11,201	63	0.56%
2005	$573,600,176	$67,700	$50,604	11,335	62	0.55%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$560,158,637	$59,200	$31,338	17,875	246	1.38%
2000	$576,176,635	$59,300	$31,314	18,400	272	1.48%
2001	$585,620,116	$60,600	$31,869	18,376	277	1.51%
2002	$589,327,517	$64,600	$34,859	16,906	198	1.17%
2003	$612,879,938	$65,600	$34,182	17,930	196	1.09%
2004	$638,198,008	$66,800	$35,242	18,109	190	1.05%
2005	$664,586,219	$67,700	$36,264	18,326	186	1.01%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$639,542,909	$59,200	$33,527	19,075	166	0.87%
2000	$689,311,812	$59,300	$35,276	19,541	231	1.18%
2001	$737,959,696	$60,600	$35,018	21,074	213	1.01%
2002	$816,599,122	$64,600	$37,192	21,956	282	1.28%
2003	$870,533,366	$65,600	$38,101	22,848	245	1.07%
2004	$906,495,099	$66,800	$39,282	23,076	241	1.04%
2005	$943,976,859	$67,700	$40,421	23,353	236	1.01%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$310,242,210	$59,200	$28,997	10,699	132	1.23%
2000	$348,557,790	$59,300	$27,117	12,854	182	1.42%
2001	$345,964,447	$60,600	$28,548	12,119	167	1.38%
2002	$374,271,297	$64,600	$30,785	12,158	164	1.35%
2003	$375,816,524	$65,600	$30,913	12,157	164	1.35%
2004	$391,341,505	$66,800	$31,871	12,279	158	1.29%
2005	$407,522,693	$67,700	$32,796	12,426	155	1.25%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$586,622,486	$59,200	$35,990	16,300	234	1.44%
2000	$593,670,883	$59,300	$37,393	15,877	219	1.38%
2001	$590,732,393	$60,600	$37,500	15,753	187	1.19%
2002	$584,386,308	$64,600	$38,015	15,373	193	1.26%
2003	$580,638,688	$65,600	$39,871	14,563	207	1.42%
2004	$604,624,872	$66,800	$41,107	14,709	194	1.32%
2005	$629,624,901	$67,700	$42,299	14,886	190	1.28%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$649,271,943	$59,200	$30,109	21,564	213	0.99%
2000	$690,995,169	$59,300	$29,899	23,111	246	1.06%
2001	$668,945,269	$60,600	$30,066	22,249	218	0.98%
2002	$670,916,753	$64,600	$30,418	22,057	231	1.05%
2003	$674,243,559	$65,600	$31,609	21,331	166	0.78%
2004	$702,096,560	$66,800	$32,589	21,544	172	0.80%
2005	$731,126,849	$67,700	$33,534	21,803	174	0.80%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$201,023,655	$59,200	$27,963	7,189	302	4.20%
2000	$224,073,815	$59,300	$28,513	7,859	287	3.65%
2001	$221,418,596	$60,600	$29,332	7,549	273	3.62%
2002	$218,058,093	$64,600	$30,068	7,252	219	3.02%
2003	$229,812,216	$65,600	$31,994	7,183	197	2.74%
2004	$239,305,759	$66,800	$32,986	7,255	195	2.69%
2005	$249,200,573	$67,700	$33,942	7,342	191	2.60%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$78,487,271	$59,200	$24,218	3,241	132	4.07%
2000	$81,387,636	$59,300	$25,032	3,251	137	4.21%
2001	$90,181,519	$60,600	$26,266	3,433	140	4.08%
2002	$90,015,011	$64,600	$27,591	3,262	128	3.92%
2003	$82,743,790	$65,600	$28,571	2,896	98	3.38%
2004	$86,161,936	$66,800	$29,457	2,925	102	3.49%
2005	$89,724,560	$67,700	$30,311	2,960	103	3.48%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$159,414,475	$59,200	$23,948	6,657	143	2.15%
2000	$168,819,339	$59,300	$22,763	7,416	189	2.55%
2001	$171,527,662	$60,600	$24,351	7,044	189	2.68%
2002	$172,459,478	$64,600	$25,152	6,857	156	2.28%
2003	$160,516,294	$65,600	$25,327	6,338	140	2.21%
2004	$167,147,222	$66,800	$26,112	6,401	136	2.12%
2005	$174,058,425	$67,700	$26,869	6,478	133	2.05%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS D: MANUFACTURING

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$37,724,437,069	$59,200	$33,163	1,137,555	33,303	2.93%
2000	$39,724,365,379	$59,300	$33,342	1,191,419	33,962	2.85%
2001	$39,550,172,641	$60,600	$34,537	1,145,161	30,268	2.64%
2002	$39,948,064,386	$64,600	$35,788	1,116,242	27,449	2.46%
2003	$40,590,784,562	$65,600	$36,349	1,116,696	26,315	2.36%
2004	$42,267,589,872	$66,800	$37,476	1,127,864	25,709	2.28%
2005	$44,015,270,178	$67,700	$38,562	1,141,401	25,175	2.21%

2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2005 New Claims Cost Cost Index * (%)	2005 New Claims Cost Cost per LTI ($)	2005 Premium Rate ($)
207	MEAT AND FISH PRODUCTS	80%	13,406	4.06
210	POULTRY PRODUCTS	80%	13,500	3.66
214	FRUIT AND VEGETABLE PRODUCTS	86%	14,385	1.86
216	DAIRY PRODUCTS	88%	14,700	1.53
220	OTHER BAKERY PRODUCTS	133%	22,353	3.93
222	CONFECTIONERY	82%	13,744	1.44
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	80%	13,408	2.05
226	CRUSHED AND GROUND FOODS	90%	15,179	1.58
230	ALCOHOLIC BEVERAGES	80%	13,497	1.37
231	SOFT DRINKS	66%	11,084	2.53
237	TIRES AND TUBES	137%	22,978	3.40
238	OTHER RUBBER PRODUCTS	98%	16,382	3.02
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	105%	17,587	2.27
261	PLASTIC FILM AND SHEETING	88%	14,795	1.95
263	OTHER PLASTIC PRODUCTS	99%	16,681	3.09
273	TANNERIES AND LEATHER PRODUCTS	109%	18,308	3.11
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	113%	19,001	3.79
301	CLOTHING, FIBRE AND YARN	113%	18,922	1.91
308	MILLWORK AND OTHER WOOD INDUSTRIES	101%	16,935	5.44
311	WOODEN CABINETS	110%	18,530	4.54
312	WOODEN BOXES AND PALLETS	85%	14,313	7.68

2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2005 New Claims Cost		2005 Premium Rate ($)
		Cost Index * (%)	Cost per LTI ($)	
322	UPHOLSTERED FURNITURE	99%	16,583	2.80
323	METAL FURNITURE	71%	11,977	2.32
325	WOODEN AND OTHER NON-METAL FURNITURE	109%	18,215	4.01
328	FURNITURE PARTS AND FIXTURES	80%	13,482	3.54
333	PRINTING, PLATEMAKING AND BINDING	85%	14,213	1.49
335	PUBLISHING	75%	12,608	0.59
338	FOLDING CARTONS	94%	15,767	1.88
341	PAPER PRODUCTS	112%	18,851	2.55
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	158%	26,572	2.16
358	FOUNDRIES	136%	22,899	3.81
361	NON-FERROUS METAL INDUSTRIES	110%	18,405	2.58
370	METAL TANKS	96%	16,091	4.98
374	DOORS AND WINDOWS	96%	16,067	3.51
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	96%	16,187	4.18
377	COATING OF METAL PRODUCTS	88%	14,835	3.89
379	HARDWARE, TOOLS AND CUTLERY	96%	16,047	2.37
382	METAL DIES, MOULDS AND PATTERNS	74%	12,368	1.68
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	57%	9,631	2.50
385	MACHINE SHOPS	112%	18,805	2.39
387	OTHER METAL FABRICATING INDUSTRIES	92%	15,471	3.32
389	METAL CLOSURES AND CONTAINERS	117%	19,558	2.53

2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2005 New Claims Cost Cost Index * (%)	2005 New Claims Cost Cost per LTI ($)	2005 Premium Rate ($)
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	110%	18,405	2.58
393	WIRE PRODUCTS	83%	13,910	2.81
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	93%	15,531	2.05
403	OTHER MACHINERY AND EQUIPMENT	95%	15,886	1.49
406	ELEVATORS AND ESCALATORS	129%	21,671	2.56
408	BOILERS, PUMPS AND FANS	111%	18,567	2.19
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	94%	15,743	2.99
417	AIRCRAFT MANUFACTURING	75%	12,563	1.18
419	MOTOR VEHICLE ASSEMBLY	110%	18,405	2.58
420	MOTOR VEHICLE ENGINE MANUFACTURING	95%	16,024	1.50
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	110%	18,405	2.58
424	MOTOR VEHICLE STAMPINGS	110%	18,405	2.58
425	MOTOR VEHICLE WHEELS AND BRAKES	110%	18,405	2.58
428	MOTOR VEHICLE FABRIC ACCESSORIES	127%	21,378	2.33
432	TRUCKS, BUSES AND TRAILERS	77%	12,997	3.72
442	RAILROAD ROLLING STOCK	201%	33,759	2.24
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	84%	14,131	2.37
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	111%	18,651	2.09
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	66%	11,124	0.32
477	INDUSTRIAL ELECTRICAL EQUIPMENT	90%	15,048	1.27
485	BRICKS, CERAMICS AND ABRASIVES	130%	21,849	4.32

2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2005 New Claims Cost Cost Index * (%)	2005 New Claims Cost Cost per LTI ($)	2005 Premium Rate ($)
496	CONCRETE PRODUCTS	130%	21,741	5.08
497	READY-MIX CONCRETE	192%	32,222	3.60
501	NON-METALLIC MINERAL PRODUCTS	128%	21,549	2.37
502	GLASS PRODUCTS	112%	18,865	2.47
507	PETROLEUM AND COAL PRODUCTS	175%	29,382	0.84
512	RESINS, PAINT, INK AND ADHESIVES	123%	20,580	1.44
514	PHARMACEUTICALS AND MEDICINES	49%	8,186	0.54
517	SOAP AND TOILETRIES	78%	13,130	1.25
524	CHEMICAL INDUSTRIES	104%	17,392	1.35
529	JEWELRY AND INSTRUMENTS	98%	16,493	1.00
533	SIGNS AND DISPLAYS	107%	17,996	3.32
538	SPORTING GOODS AND TOYS	108%	18,070	4.71
542	OTHER MANUFACTURED PRODUCTS	69%	11,497	2.14
CLASS: D	**MANUFACTURING**		**16,782**	**2.20**

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* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.464
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.087
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	**0.128**
B.3 Accident Prevention	IAPA	0.056
B.4 TOTAL OVERHEAD EXPENSES		**0.648**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.433
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	**0.118**
B.3 Accident Prevention	IAPA	0.052
B.4 TOTAL OVERHEAD EXPENSES		0.605

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.294
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.079
B.3 Accident Prevention	IAPA	0.034
B.4 TOTAL OVERHEAD EXPENSES		0.409

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.253
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.047
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	**0.069**
B.3 Accident Prevention	IAPA	0.031
B.4 TOTAL OVERHEAD EXPENSES		**0.354**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.454
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.125
B.3 Accident Prevention	IAPA	0.054
B.4 TOTAL OVERHEAD EXPENSES		0.634

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.239
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.044
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	**0.065**
B.3 Accident Prevention	IAPA	0.030
B.4 TOTAL OVERHEAD EXPENSES		**0.334**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.309
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.085
B.3 Accident Prevention	IAPA	0.036
B.4 TOTAL OVERHEAD EXPENSES		0.430

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.261
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.049
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.071
B.3 Accident Prevention	IAPA	0.032
B.4 TOTAL OVERHEAD EXPENSES		0.364

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.227
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.042
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	**0.062**
B.3 Accident Prevention	IAPA	0.030
B.4 **TOTAL OVERHEAD EXPENSES**		**0.319**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.346
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.092
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENSES		0.482

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 237: TIRES AND TUBES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.413
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.114
B.3 Accident Prevention	IAPA	0.049
B.4 TOTAL OVERHEAD EXPENSES		0.576

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.384
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	**0.106**
B.3 Accident Prevention	IAPA	0.045
B.4 TOTAL OVERHEAD EXPENSES		**0.535**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.327
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.088
B.3 Accident Prevention	IAPA	0.038
B.4 TOTAL OVERHEAD EXPENSES		0.454

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.301
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	**0.081**
B.3 Accident Prevention	IAPA	0.035
B.4 TOTAL OVERHEAD EXPENSES		**0.419**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.389
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	**0.107**
B.3 Accident Prevention	IAPA	0.046
B.4 TOTAL OVERHEAD EXPENSES		**0.542**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.391**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	**0.107**
B.3 Accident Prevention	IAPA	**0.046**
B.4 TOTAL OVERHEAD EXPENSES		**0.545**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.443
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.123
B.3 Accident Prevention	IAPA	0.053
B.4 TOTAL OVERHEAD EXPENSES		0.618

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.299
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.080
B.3 Accident Prevention	IAPA	0.035
B.4 TOTAL OVERHEAD EXPENSES		0.415

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.570
B.2 Legislative Obligations		
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.005
	OHSA	0.108
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.158
B.3 Accident Prevention	IAPA	0.069
B.4 TOTAL OVERHEAD EXPENSES		0.797

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.501
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.095
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.137
B.3 Accident Prevention	IAPA	0.060
B.4 TOTAL OVERHEAD EXPENSES		0.700

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.744
B.2 Legislative Obligations		
	WSIAT	0.033
	Office of Worker Advisor	0.016
	Office of Employer Advisor	0.006
	OHSA	0.142
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.009
	Sub-Total	0.206
B.3 Accident Prevention	IAPA	0.091
B.4 TOTAL OVERHEAD EXPENSES		1.039

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.367
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.100
B.3 Accident Prevention	IAPA	0.043
B.4 TOTAL OVERHEAD EXPENSES		0.511

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.330
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.089
B.3 Accident Prevention	IAPA	0.039
B.4 TOTAL OVERHEAD EXPENSES		0.460

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.460
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.087
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.128
B.3 Accident Prevention	IAPA	0.055
B.4 TOTAL OVERHEAD EXPENSES		0.642

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.424
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.081
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.116
B.3 Accident Prevention	IAPA	0.051
B.4 TOTAL OVERHEAD EXPENSES		0.592

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.246
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.046
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.067
B.3 Accident Prevention	IAPA	0.031
B.4 TOTAL OVERHEAD EXPENSES		0.344

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.095
B.2 Legislative Obligations		
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.017
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.025
B.3 Accident Prevention	IAPA	0.023
B.4 TOTAL OVERHEAD EXPENSES		0.145

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.296
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.080
B.3 Accident Prevention	IAPA	0.034
B.4 TOTAL OVERHEAD EXPENSES		**0.411**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.348
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.093
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENSES		0.484

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.317
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.059
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.086
B.3 Accident Prevention	IAPA	0.037
B.4 TOTAL OVERHEAD EXPENSES		0.442

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.446
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.122
B.3 Accident Prevention	IAPA	0.053
B.4 TOTAL OVERHEAD EXPENSES		0.621

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.350
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.095
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENSES		0.487

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 370: METAL TANKS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.536
B.2 Legislative Obligations		
	WSIAT	0.024
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.005
	OHSA	0.102
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.148
B.3 Accident Prevention	IAPA	0.065
B.4 TOTAL OVERHEAD EXPENSES		0.748

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.422
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	**0.115**
B.3 Accident Prevention	IAPA	0.050
B.4 TOTAL OVERHEAD EXPENSES		**0.588**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.474
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.090
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.130
B.3 Accident Prevention	IAPA	0.057
B.4 TOTAL OVERHEAD EXPENSES		0.661

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.451
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.085
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.124
B.3 Accident Prevention	IAPA	0.054
B.4 TOTAL OVERHEAD EXPENSES		0.629

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.335
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.090
B.3 Accident Prevention	IAPA	0.039
B.4 TOTAL OVERHEAD EXPENSES		0.465

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.279
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.052
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.076
B.3 Accident Prevention	IAPA	0.032
B.4 TOTAL OVERHEAD EXPENSES		0.386

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.345
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.092
B.3 Accident Prevention	IAPA	0.040
B.4 TOTAL OVERHEAD EXPENSES		0.478

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.336
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.090
B.3 Accident Prevention	IAPA	0.039
B.4 TOTAL OVERHEAD EXPENSES		0.467

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.408
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.112
B.3 Accident Prevention	IAPA	0.048
B.4 TOTAL OVERHEAD EXPENSES		0.567

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.347
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.093
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENSES		0.482

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.350
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.095
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENSES		0.487

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.368
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.100
B.3 Accident Prevention	IAPA	0.043
B.4 TOTAL OVERHEAD EXPENSES		0.512

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.308
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.085
B.3 Accident Prevention	IAPA	0.036
B.4 TOTAL OVERHEAD EXPENSES		0.430

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.246
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.046
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	**0.067**
B.3 Accident Prevention	IAPA	0.031
B.4 TOTAL OVERHEAD EXPENSES		**0.344**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.348
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.095
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENSES		0.485

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.320
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.061
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.087
B.3 Accident Prevention	IAPA	0.037
B.4 TOTAL OVERHEAD EXPENSES		0.445

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.382
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.105
B.3 Accident Prevention	IAPA	0.045
B.4 TOTAL OVERHEAD EXPENSES		0.532

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.195
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.036
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.052
B.3 Accident Prevention	IAPA	0.028
B.4 TOTAL OVERHEAD EXPENSES		0.275

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.350
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.095
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENSES		0.487

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.247
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.047
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.068
B.3 Accident Prevention	IAPA	0.031
B.4 TOTAL OVERHEAD EXPENSES		0.346

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.350
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.095
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENSES		0.487

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 424: MOTOR VEHICLE STAMPINGS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.350
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.095
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENSES		0.487

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.350
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.095
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENSES		0.487

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.331
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.090
B.3 Accident Prevention	IAPA	0.039
B.4 TOTAL OVERHEAD EXPENSES		0.460

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.438
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.120
B.3 Accident Prevention	IAPA	0.052
B.4 TOTAL OVERHEAD EXPENSES		0.610

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.324
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.061
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.087
B.3 Accident Prevention	IAPA	0.038
B.4 TOTAL OVERHEAD EXPENSES		0.451

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.335
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.090
B.3 Accident Prevention	IAPA	0.039
B.4 TOTAL OVERHEAD EXPENSES		0.465

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.312
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.085
B.3 Accident Prevention	IAPA	0.036
B.4 TOTAL OVERHEAD EXPENSES		0.434

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.050
B.2 Legislative Obligations		
	WSIAT	0.002
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.009
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.013
B.3 Accident Prevention	IAPA	0.021
B.4 TOTAL OVERHEAD EXPENSES		0.086

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.209
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.039
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.058
B.3 Accident Prevention	IAPA	0.029
B.4 TOTAL OVERHEAD EXPENSES		0.295

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.484
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.092
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.134
B.3 Accident Prevention	IAPA	0.058
B.4 TOTAL OVERHEAD EXPENSES		0.676

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.543
B.2 Legislative Obligations		
	WSIAT	0.024
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.005
	OHSA	0.103
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.150
B.3 Accident Prevention	IAPA	0.066
B.4 TOTAL OVERHEAD EXPENSES		0.758

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.429
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.081
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.116
B.3 Accident Prevention	THSAO	0.050
B.4 TOTAL OVERHEAD EXPENSES		0.597

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.335
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.090
B.3 Accident Prevention	IAPA	0.039
B.4 TOTAL OVERHEAD EXPENSES		0.465

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.342
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.064
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.091
B.3 Accident Prevention	IAPA	0.040
B.4 TOTAL OVERHEAD EXPENSES		0.475

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.138
B.2 Legislative Obligations		
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.025
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	**0.036**
B.3 Accident Prevention	IAPA	0.025
B.4 TOTAL OVERHEAD EXPENSES		**0.201**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.238
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.044
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.065
B.3 Accident Prevention	IAPA	0.030
B.4 TOTAL OVERHEAD EXPENSES		0.333

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.089
B.2 Legislative Obligations		
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.017
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	**0.024**
B.3 Accident Prevention	IAPA	0.023
B.4 TOTAL OVERHEAD EXPENSES		**0.135**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.206
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.039
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.058
B.3 Accident Prevention	IAPA	0.029
B.4 TOTAL OVERHEAD EXPENSES		0.293

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.223
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.042
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.061
B.3 Accident Prevention	IAPA	0.030
B.4 TOTAL OVERHEAD EXPENSES		0.314

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.165
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.002
	OHSA	0.031
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.044
B.3 Accident Prevention	IAPA	0.027
B.4 TOTAL OVERHEAD EXPENSES		0.237

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.407
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.112
B.3 Accident Prevention	IAPA	0.048
B.4 TOTAL OVERHEAD EXPENSES		0.567

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.515
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.097
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	**0.141**
B.3 Accident Prevention	IAPA	0.062
B.4 TOTAL OVERHEAD EXPENSES		**0.718**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.316
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.059
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.086
B.3 Accident Prevention	IAPA	0.037
B.4 TOTAL OVERHEAD EXPENSES		0.440

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS D: MANUFACTURING

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.301
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.082
B.3 Accident Prevention	-	0.038
B.4 TOTAL OVERHEAD EXPENSES		**0.421**

2005 PREMIUM RATE COMPONENTS

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.890			1.721		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.413)			(0.374)		
b. *plus* Transfer Charge	0.393			0.359		
3. NET NEW CLAIMS COST	1.871	1.871	46%	1.705	1.705	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.464			0.663		
2. Legislative Obligations	0.128			0.113		
3. Accident Prevention	0.056			0.061		
4. TOTAL OVERHEAD EXPENSES	0.648	0.648	16%	0.838	0.838	21%
C. UNFUNDED LIABILITY		1.289	32%		1.411	35%
D. (GAIN)/LOSS		0.250	6%		0.101	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.06	100%		4.06	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.725			1.503		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.408)			(0.331)		
b. *plus* Transfer Charge	0.359			0.313		
3. NET NEW CLAIMS COST	1.677	1.677	46%	1.486	1.486	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.433			0.596		
2. Legislative Obligations	0.118			0.103		
3. Accident Prevention	0.052			0.055		
4. TOTAL OVERHEAD EXPENSES	0.605	0.605	17%	0.754	0.754	21%
C. UNFUNDED LIABILITY		1.156	32%		1.230	35%
D. (GAIN)/LOSS		0.224	6%		0.088	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.66	100%		3.56	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.827			0.815		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.206)			(0.200)		
b. *plus* Transfer Charge	0.172			0.170		
3. NET NEW CLAIMS COST	0.793	0.793	43%	0.785	0.785	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.294			0.316		
2. Legislative Obligations	0.079			0.053		
3. Accident Prevention	0.034			0.039		
4. TOTAL OVERHEAD EXPENSES	0.409	0.409	22%	0.408	0.408	22%
C. UNFUNDED LIABILITY		0.547	29%		0.650	34%
D. (GAIN)/LOSS		0.106	6%		0.047	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.86	100%		1.89	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.611			0.630		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.092)			(0.113)		
b. *plus* Transfer Charge	0.127			0.131		
3. NET NEW CLAIMS COST	0.646	0.646	42%	0.650	0.650	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.253			0.260		
2. Legislative Obligations	0.069			0.044		
3. Accident Prevention	0.031			0.036		
4. TOTAL OVERHEAD EXPENSES	0.354	0.354	23%	0.342	0.342	22%
C. UNFUNDED LIABILITY		0.445	29%		0.538	34%
D. (GAIN)/LOSS		0.087	6%		0.039	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.53	100%		1.57	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.834			1.707		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.406)			(0.417)		
b. *plus* Transfer Charge	0.381			0.356		
3. NET NEW CLAIMS COST	1.810	1.810	46%	1.647	1.647	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.454			0.649		
2. Legislative Obligations	0.125			0.112		
3. Accident Prevention	0.054			0.059		
4. TOTAL OVERHEAD EXPENSES	0.634	0.634	16%	0.820	0.820	21%
C. UNFUNDED LIABILITY		1.248	32%		1.363	35%
D. (GAIN)/LOSS		0.242	6%		0.098	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.93	100%		3.93	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.623			0.582		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.146)			(0.134)		
b. *plus* Transfer Charge	0.130			0.121		
3. NET NEW CLAIMS COST	0.607	0.607	42%	0.570	0.570	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.239			0.229		
2. Legislative Obligations	0.065			0.039		
3. Accident Prevention	0.030			0.034		
4. TOTAL OVERHEAD EXPENSES	0.334	0.334	23%	0.302	0.302	22%
C. UNFUNDED LIABILITY		0.419	29%		0.472	34%
D. (GAIN)/LOSS		0.081	6%		0.034	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.44	100%		1.38	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.892			0.797		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.190)			(0.160)		
b. *plus* Transfer Charge	0.186			0.166		
3. NET NEW CLAIMS COST	0.889	0.889	43%	0.804	0.804	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.309			0.322		
2. Legislative Obligations	0.085			0.054		
3. Accident Prevention	0.036			0.039		
4. TOTAL OVERHEAD EXPENSES	0.430	0.430	21%	0.417	0.417	22%
C. UNFUNDED LIABILITY		0.613	30%		0.665	34%
D. (GAIN)/LOSS		0.119	6%		0.048	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.05	100%		1.93	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.656			0.658		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.129)			(0.130)		
b. *plus* Transfer Charge	0.136			0.137		
3. NET NEW CLAIMS COST	0.664	0.664	42%	0.666	0.666	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.261			0.267		
2. Legislative Obligations	0.071			0.045		
3. Accident Prevention	0.032			0.036		
4. TOTAL OVERHEAD EXPENSES	0.364	0.364	23%	0.349	0.349	22%
C. UNFUNDED LIABILITY		0.458	29%		0.551	34%
D. (GAIN)/LOSS		0.089	6%		0.040	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.58	100%		1.61	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.544			0.497		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.080)			(0.092)		
b. *plus* Transfer Charge	0.113			0.104		
3. NET NEW CLAIMS COST	0.577	0.577	42%	0.510	0.510	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.227			0.205		
2. Legislative Obligations	0.062			0.035		
3. Accident Prevention	0.030			0.032		
4. TOTAL OVERHEAD EXPENSES	0.319	0.319	23%	0.272	0.272	22%
C. UNFUNDED LIABILITY		0.398	29%		0.422	34%
D. (GAIN)/LOSS		0.077	6%		0.031	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.37	100%		1.24	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.142			1.026		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.259)			(0.254)		
b. *plus* Transfer Charge	0.237			0.214		
3. NET NEW CLAIMS COST	1.121	1.121	44%	0.986	0.986	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.346			0.395		
2. Legislative Obligations	0.092			0.068		
3. Accident Prevention	0.041			0.044		
4. TOTAL OVERHEAD EXPENSES	0.482	0.482	19%	0.508	0.508	21%
C. UNFUNDED LIABILITY		0.773	31%		0.816	34%
D. (GAIN)/LOSS		0.150	6%		0.059	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.53	100%		2.37	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 237: TIRES AND TUBES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.522			1.478		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.292)			(0.259)		
b. *plus* Transfer Charge	0.316			0.308		
3. NET NEW CLAIMS COST	1.547	1.547	46%	1.528	1.528	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.413			0.612		
2. Legislative Obligations	0.114			0.106		
3. Accident Prevention	0.049			0.056		
4. TOTAL OVERHEAD EXPENSES	0.576	0.576	17%	0.774	0.774	21%
C. UNFUNDED LIABILITY		1.066	31%		1.264	35%
D. (GAIN)/LOSS		0.207	6%		0.091	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.40	100%		3.66	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.410			1.174		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.341)			(0.288)		
b. *plus* Transfer Charge	0.293			0.245		
3. NET NEW CLAIMS COST	1.363	1.363	45%	1.131	1.131	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.384			0.453		
2. Legislative Obligations	0.106			0.077		
3. Accident Prevention	0.045			0.047		
4. TOTAL OVERHEAD EXPENSES	0.535	0.535	18%	0.579	0.579	21%
C. UNFUNDED LIABILITY		0.939	31%		0.936	35%
D. (GAIN)/LOSS		0.182	6%		0.067	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.02	100%		2.71	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.957			0.845		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.158)			(0.117)		
b. *plus* Transfer Charge	0.199			0.176		
3. NET NEW CLAIMS COST	0.998	0.998	44%	0.904	0.904	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.327			0.363		
2. Legislative Obligations	0.088			0.062		
3. Accident Prevention	0.038			0.042		
4. TOTAL OVERHEAD EXPENSES	0.454	0.454	20%	0.467	0.467	22%
C. UNFUNDED LIABILITY		0.688	30%		0.748	34%
D. (GAIN)/LOSS		0.134	6%		0.054	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.27	100%		2.17	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.760			0.717		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.081)			(0.112)		
b. *plus* Transfer Charge	0.158			0.149		
3. NET NEW CLAIMS COST	0.838	0.838	43%	0.755	0.755	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.301			0.303		
2. Legislative Obligations	0.081			0.051		
3. Accident Prevention	0.035			0.038		
4. TOTAL OVERHEAD EXPENSES	0.419	0.419	21%	0.393	0.393	22%
C. UNFUNDED LIABILITY		0.577	30%		0.625	34%
D. (GAIN)/LOSS		0.112	6%		0.045	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.95	100%		1.82	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.368			1.269		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.258)			(0.213)		
b. *plus* Transfer Charge	0.284			0.265		
3. NET NEW CLAIMS COST	1.395	1.395	45%	1.322	1.322	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.389			0.530		
2. Legislative Obligations	0.107			0.091		
3. Accident Prevention	0.046			0.052		
4. TOTAL OVERHEAD EXPENSES	0.542	0.542	18%	0.673	0.673	21%
C. UNFUNDED LIABILITY		0.962	31%		1.094	35%
D. (GAIN)/LOSS		0.186	6%		0.079	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.09	100%		3.17	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.387			1.140		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.267)			(0.222)		
b. *plus* Transfer Charge	0.288			0.237		
3. NET NEW CLAIMS COST	1.408	1.408	45%	1.156	1.156	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.391			0.463		
2. Legislative Obligations	0.107			0.080		
3. Accident Prevention	0.046			0.048		
4. TOTAL OVERHEAD EXPENSES	0.545	0.545	18%	0.592	0.592	21%
C. UNFUNDED LIABILITY		0.971	31%		0.957	35%
D. (GAIN)/LOSS		0.188	6%		0.069	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.11	100%		2.77	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.702			1.523		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.318)			(0.259)		
b. *plus* Transfer Charge	0.354			0.317		
3. NET NEW CLAIMS COST	1.738	1.738	46%	1.581	1.581	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.443			0.633		
2. Legislative Obligations	0.123			0.111		
3. Accident Prevention	0.053			0.058		
4. TOTAL OVERHEAD EXPENSES	0.618	0.618	16%	0.801	0.801	21%
C. UNFUNDED LIABILITY		1.198	32%		1.309	35%
D. (GAIN)/LOSS		0.232	6%		0.094	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.79	100%		3.79	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.844			0.770		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.201)			(0.171)		
b. *plus* Transfer Charge	0.176			0.160		
3. NET NEW CLAIMS COST	0.820	0.820	43%	0.760	0.760	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.299			0.305		
2. Legislative Obligations	0.080			0.051		
3. Accident Prevention	0.035			0.038		
4. TOTAL OVERHEAD EXPENSES	0.415	0.415	22%	0.396	0.396	22%
C. UNFUNDED LIABILITY		0.565	30%		0.629	34%
D. (GAIN)/LOSS		0.110	6%		0.045	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.91	100%		1.83	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.419			2.262		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.375)			(0.394)		
b. *plus* Transfer Charge	0.503			0.471		
3. NET NEW CLAIMS COST	2.547	2.547	47%	2.340	2.340	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.570			0.811		
2. Legislative Obligations	0.158			0.140		
3. Accident Prevention	0.069			0.076		
4. TOTAL OVERHEAD EXPENSES	0.797	0.797	15%	1.028	1.028	19%
C. UNFUNDED LIABILITY		1.756	32%		1.937	36%
D. (GAIN)/LOSS		0.340	6%		0.139	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		5.44	100%		5.44	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.929			1.829		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.222)			(0.213)		
b. *plus* Transfer Charge	0.401			0.381		
3. NET NEW CLAIMS COST	2.109	2.109	46%	1.998	1.998	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.501			0.731		
2. Legislative Obligations	0.137			0.128		
3. Accident Prevention	0.060			0.068		
4. TOTAL OVERHEAD EXPENSES	0.700	0.700	15%	0.926	0.926	20%
C. UNFUNDED LIABILITY		1.453	32%		1.653	35%
D. (GAIN)/LOSS		0.282	6%		0.119	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.54	100%		4.70	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.278			3.055		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.316)			(0.256)		
b. *plus* Transfer Charge	0.681			0.637		
3. NET NEW CLAIMS COST	3.643	3.643	47%	3.437	3.437	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.744			1.069		
2. Legislative Obligations	0.206			0.185		
3. Accident Prevention	0.091			0.102		
4. TOTAL OVERHEAD EXPENSES	1.039	1.039	14%	1.356	1.356	17%
C. UNFUNDED LIABILITY		2.511	33%		2.844	36%
D. (GAIN)/LOSS		0.486	6%		0.204	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		7.68	100%		7.84	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.299			1.183		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.314)			(0.261)		
b. *plus* Transfer Charge	0.270			0.247		
3. NET NEW CLAIMS COST	1.255	1.255	45%	1.169	1.169	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.367			0.470		
2. Legislative Obligations	0.100			0.080		
3. Accident Prevention	0.043			0.048		
4. TOTAL OVERHEAD EXPENSES	0.511	0.511	18%	0.597	0.597	21%
C. UNFUNDED LIABILITY		0.865	31%		0.967	35%
D. (GAIN)/LOSS		0.168	6%		0.070	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.80	100%		2.80	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.005			0.908		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.195)			(0.134)		
b. *plus* Transfer Charge	0.209			0.189		
3. NET NEW CLAIMS COST	1.020	1.020	44%	0.964	0.964	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.330			0.386		
2. Legislative Obligations	0.089			0.065		
3. Accident Prevention	0.039			0.043		
4. TOTAL OVERHEAD EXPENSES	0.460	0.460	20%	0.496	0.496	21%
C. UNFUNDED LIABILITY		0.703	30%		0.798	34%
D. (GAIN)/LOSS		0.136	6%		0.058	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.32	100%		2.32	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.733			1.650		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.245)			(0.270)		
b. *plus* Transfer Charge	0.360			0.344		
3. NET NEW CLAIMS COST	1.849	1.849	46%	1.725	1.725	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.460			0.667		
2. Legislative Obligations	0.128			0.115		
3. Accident Prevention	0.055			0.061		
4. TOTAL OVERHEAD EXPENSES	0.642	0.642	16%	0.844	0.844	21%
C. UNFUNDED LIABILITY		1.274	32%		1.428	35%
D. (GAIN)/LOSS		0.247	6%		0.103	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.01	100%		4.10	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.506			1.384		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.201)			(0.195)		
b. *plus* Transfer Charge	0.313			0.288		
3. NET NEW CLAIMS COST	1.618	1.618	46%	1.478	1.478	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.424			0.592		
2. Legislative Obligations	0.116			0.103		
3. Accident Prevention	0.051			0.055		
4. TOTAL OVERHEAD EXPENSES	0.592	0.592	17%	0.750	0.750	21%
C. UNFUNDED LIABILITY		1.115	31%		1.223	35%
D. (GAIN)/LOSS		0.216	6%		0.088	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.54	100%		3.54	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.624			0.599		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.128)			(0.123)		
b. *plus* Transfer Charge	0.130			0.125		
3. NET NEW CLAIMS COST	0.626	0.626	42%	0.602	0.602	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.246			0.241		
2. Legislative Obligations	0.067			0.041		
3. Accident Prevention	0.031			0.034		
4. TOTAL OVERHEAD EXPENSES	0.344	0.344	23%	0.317	0.317	22%
C. UNFUNDED LIABILITY		0.432	29%		0.498	34%
D. (GAIN)/LOSS		0.084	6%		0.036	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.49	100%		1.45	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.241			0.256		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.048)			(0.066)		
b. *plus* Transfer Charge	0.050			0.053		
3. NET NEW CLAIMS COST	0.243	0.243	41%	0.244	0.244	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.095			0.097		
2. Legislative Obligations	0.025			0.016		
3. Accident Prevention	0.023			0.026		
4. TOTAL OVERHEAD EXPENSES	0.145	0.145	25%	0.141	0.141	24%
C. UNFUNDED LIABILITY		0.167	28%		0.202	34%
D. (GAIN)/LOSS		0.033	6%		0.015	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.59	100%		0.60	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.751			0.702		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.104)			(0.114)		
b. *plus* Transfer Charge	0.156			0.146		
3. NET NEW CLAIMS COST	0.803	0.803	43%	0.734	0.734	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.296			0.295		
2. Legislative Obligations	0.080			0.050		
3. Accident Prevention	0.034			0.038		
4. TOTAL OVERHEAD EXPENSES	0.411	0.411	22%	0.383	0.383	22%
C. UNFUNDED LIABILITY		0.554	29%		0.608	34%
D. (GAIN)/LOSS		0.108	6%		0.044	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.88	100%		1.77	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.128			0.933		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.230)			(0.167)		
b. *plus* Transfer Charge	0.235			0.194		
3. NET NEW CLAIMS COST	1.134	1.134	44%	0.961	0.961	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.348			0.385		
2. Legislative Obligations	0.093			0.065		
3. Accident Prevention	0.041			0.043		
4. TOTAL OVERHEAD EXPENSES	0.484	0.484	19%	0.495	0.495	21%
C. UNFUNDED LIABILITY		0.781	31%		0.795	34%
D. (GAIN)/LOSS		0.152	6%		0.057	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.55	100%		2.31	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.948			0.859		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.202)			(0.187)		
b. *plus* Transfer Charge	0.197			0.179		
3. NET NEW CLAIMS COST	0.943	0.943	44%	0.852	0.852	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.317			0.342		
2. Legislative Obligations	0.086			0.058		
3. Accident Prevention	0.037			0.040		
4. TOTAL OVERHEAD EXPENSES	0.442	0.442	20%	0.440	0.440	21%
C. UNFUNDED LIABILITY		0.650	30%		0.705	34%
D. (GAIN)/LOSS		0.126	6%		0.051	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.16	100%		2.05	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.699			1.750		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.302)			(0.386)		
b. *plus* Transfer Charge	0.353			0.365		
3. NET NEW CLAIMS COST	1.751	1.751	46%	1.729	1.729	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.446			0.668		
2. Legislative Obligations	0.122			0.115		
3. Accident Prevention	0.053			0.061		
4. TOTAL OVERHEAD EXPENSES	0.621	0.621	16%	0.845	0.845	21%
C. UNFUNDED LIABILITY		1.207	32%		1.431	35%
D. (GAIN)/LOSS		0.234	6%		0.103	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.81	100%		4.11	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES *

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.168			1.015		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.264)			(0.147)		
b. *plus* Transfer Charge	0.243			0.212		
3. NET NEW CLAIMS COST	1.148	1.148	44%	1.080	1.080	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.350			0.433		
2. Legislative Obligations	0.095			0.073		
3. Accident Prevention	0.041			0.046		
4. TOTAL OVERHEAD EXPENSES	0.487	0.487	19%	0.554	0.554	21%
C. UNFUNDED LIABILITY		0.791	31%		0.894	35%
D. (GAIN)/LOSS		0.153	6%		0.064	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.58	100%		2.59	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATE COMPONENTS

RATE GROUP 370: METAL TANKS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.253			1.874		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.399)			(0.243)		
b. *plus* Transfer Charge	0.468			0.391		
3. NET NEW CLAIMS COST	2.323	2.323	47%	2.022	2.022	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.536			0.738		
2. Legislative Obligations	0.148			0.128		
3. Accident Prevention	0.065			0.068		
4. TOTAL OVERHEAD EXPENSES	0.748	0.748	15%	0.933	0.933	20%
C. UNFUNDED LIABILITY		1.601	32%		1.673	35%
D. (GAIN)/LOSS		0.310	6%		0.120	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.98	100%		4.75	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.549			1.469		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.269)			(0.242)		
b. *plus* Transfer Charge	0.322			0.306		
3. NET NEW CLAIMS COST	1.602	1.602	46%	1.533	1.533	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.422			0.614		
2. Legislative Obligations	0.115			0.106		
3. Accident Prevention	0.050			0.057		
4. TOTAL OVERHEAD EXPENSES	0.588	0.588	17%	0.778	0.778	21%
C. UNFUNDED LIABILITY		1.104	31%		1.269	35%
D. (GAIN)/LOSS		0.214	6%		0.091	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.51	100%		3.67	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.871			1.694		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.331)			(0.325)		
b. *plus* Transfer Charge	0.389			0.353		
3. NET NEW CLAIMS COST	1.929	1.929	46%	1.722	1.722	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.474			0.666		
2. Legislative Obligations	0.130			0.115		
3. Accident Prevention	0.057			0.061		
4. TOTAL OVERHEAD EXPENSES	0.661	0.661	16%	0.843	0.843	21%
C. UNFUNDED LIABILITY		1.330	32%		1.425	35%
D. (GAIN)/LOSS		0.258	6%		0.102	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.18	100%		4.09	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.728			1.629		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.301)			(0.306)		
b. *plus* Transfer Charge	0.359			0.339		
3. NET NEW CLAIMS COST	1.787	1.787	46%	1.663	1.663	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.451			0.653		
2. Legislative Obligations	0.124			0.112		
3. Accident Prevention	0.054			0.060		
4. TOTAL OVERHEAD EXPENSES	0.629	0.629	16%	0.826	0.826	21%
C. UNFUNDED LIABILITY		1.232	32%		1.376	35%
D. (GAIN)/LOSS		0.239	6%		0.099	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.89	100%		3.96	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.046			0.933		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.217)			(0.170)		
b. *plus* Transfer Charge	0.217			0.194		
3. NET NEW CLAIMS COST	1.047	1.047	44%	0.958	0.958	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.335			0.384		
2. Legislative Obligations	0.090			0.065		
3. Accident Prevention	0.039			0.043		
4. TOTAL OVERHEAD EXPENSES	0.465	0.465	20%	0.493	0.493	21%
C. UNFUNDED LIABILITY		0.722	30%		0.793	34%
D. (GAIN)/LOSS		0.140	6%		0.057	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.37	100%		2.30	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.678			0.654		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.111)			(0.110)		
b. *plus* Transfer Charge	0.141			0.136		
3. NET NEW CLAIMS COST	0.708	0.708	42%	0.680	0.680	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.279			0.273		
2. Legislative Obligations	0.076			0.047		
3. Accident Prevention	0.032			0.036		
4. TOTAL OVERHEAD EXPENSES	0.386	0.386	23%	0.356	0.356	22%
C. UNFUNDED LIABILITY		0.488	29%		0.563	34%
D. (GAIN)/LOSS		0.095	6%		0.041	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.68	100%		1.64	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.082			0.930		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.199)			(0.175)		
b. *plus* Transfer Charge	0.225			0.194		
3. NET NEW CLAIMS COST	1.109	1.109	44%	0.950	0.950	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.345			0.382		
2. Legislative Obligations	0.092			0.064		
3. Accident Prevention	0.040			0.043		
4. TOTAL OVERHEAD EXPENSES	0.478	0.478	19%	0.490	0.490	21%
C. UNFUNDED LIABILITY		0.764	31%		0.786	34%
D. (GAIN)/LOSS		0.148	6%		0.057	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.50	100%		2.28	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.019			0.972		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.176)			(0.179)		
b. *plus* Transfer Charge	0.212			0.203		
3. NET NEW CLAIMS COST	1.054	1.054	44%	0.996	0.996	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.336			0.400		
2. Legislative Obligations	0.090			0.069		
3. Accident Prevention	0.039			0.044		
4. TOTAL OVERHEAD EXPENSES	0.467	0.467	20%	0.512	0.512	21%
C. UNFUNDED LIABILITY		0.727	30%		0.824	34%
D. (GAIN)/LOSS		0.141	6%		0.059	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.39	100%		2.39	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.453			1.354		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.245)			(0.280)		
b. *plus* Transfer Charge	0.302			0.282		
3. NET NEW CLAIMS COST	1.510	1.510	45%	1.356	1.356	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.408			0.545		
2. Legislative Obligations	0.112			0.093		
3. Accident Prevention	0.048			0.052		
4. TOTAL OVERHEAD EXPENSES	0.567	0.567	17%	0.690	0.690	21%
C. UNFUNDED LIABILITY		1.041	31%		1.123	35%
D. (GAIN)/LOSS		0.202	6%		0.081	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.32	100%		3.25	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.119			1.115		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.228)			(0.230)		
b. *plus* Transfer Charge	0.233			0.232		
3. NET NEW CLAIMS COST	1.123	1.123	44%	1.118	1.118	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.347			0.449		
2. Legislative Obligations	0.093			0.076		
3. Accident Prevention	0.041			0.047		
4. TOTAL OVERHEAD EXPENSES	0.482	0.482	19%	0.573	0.573	21%
C. UNFUNDED LIABILITY		0.774	31%		0.925	35%
D. (GAIN)/LOSS		0.150	6%		0.067	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.53	100%		2.68	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS *

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.168			1.086		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.264)			(0.237)		
b. *plus* Transfer Charge	0.243			0.226		
3. NET NEW CLAIMS COST	1.148	1.148	44%	1.075	1.075	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.350			0.431		
2. Legislative Obligations	0.095			0.073		
3. Accident Prevention	0.041			0.046		
4. TOTAL OVERHEAD EXPENSES	0.487	0.487	19%	0.552	0.552	21%
C. UNFUNDED LIABILITY		0.791	31%		0.890	34%
D. (GAIN)/LOSS		0.153	6%		0.064	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.58	100%		2.58	100%

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* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATE COMPONENTS

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.283			1.059		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.289)			(0.222)		
b. *plus* Transfer Charge	0.267			0.221		
3. NET NEW CLAIMS COST	1.261	1.261	45%	1.059	1.059	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.368			0.425		
2. Legislative Obligations	0.100			0.072		
3. Accident Prevention	0.043			0.045		
4. TOTAL OVERHEAD EXPENSES	0.512	0.512	18%	0.543	0.543	21%
C. UNFUNDED LIABILITY		0.869	31%		0.876	34%
D. (GAIN)/LOSS		0.169	6%		0.063	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.81	100%		2.54	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.905			0.840		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.208)			(0.181)		
b. *plus* Transfer Charge	0.188			0.175		
3. NET NEW CLAIMS COST	0.886	0.886	43%	0.834	0.834	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.308			0.335		
2. Legislative Obligations	0.085			0.056		
3. Accident Prevention	0.036			0.040		
4. TOTAL OVERHEAD EXPENSES	0.430	0.430	21%	0.432	0.432	21%
C. UNFUNDED LIABILITY		0.611	30%		0.690	34%
D. (GAIN)/LOSS		0.119	6%		0.050	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.05	100%		2.01	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.628			0.615		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.133)			(0.126)		
b. *plus* Transfer Charge	0.131			0.128		
3. NET NEW CLAIMS COST	0.626	0.626	42%	0.617	0.617	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.246			0.248		
2. Legislative Obligations	0.067			0.042		
3. Accident Prevention	0.031			0.035		
4. TOTAL OVERHEAD EXPENSES	0.344	0.344	23%	0.325	0.325	22%
C. UNFUNDED LIABILITY		0.432	29%		0.511	34%
D. (GAIN)/LOSS		0.084	6%		0.037	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.49	100%		1.49	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.180			1.205		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.289)			(0.332)		
b. *plus* Transfer Charge	0.245			0.251		
3. NET NEW CLAIMS COST	1.137	1.137	44%	1.125	1.125	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.348			0.451		
2. Legislative Obligations	0.095			0.077		
3. Accident Prevention	0.041			0.047		
4. TOTAL OVERHEAD EXPENSES	0.485	0.485	19%	0.576	0.576	21%
C. UNFUNDED LIABILITY		0.784	31%		0.931	34%
D. (GAIN)/LOSS		0.152	6%		0.067	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.56	100%		2.70	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.021			0.935		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.279)			(0.246)		
b. *plus* Transfer Charge	0.212			0.195		
3. NET NEW CLAIMS COST	0.955	0.955	44%	0.885	0.885	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.320			0.355		
2. Legislative Obligations	0.087			0.061		
3. Accident Prevention	0.037			0.041		
4. TOTAL OVERHEAD EXPENSES	0.445	0.445	20%	0.457	0.457	21%
C. UNFUNDED LIABILITY		0.659	30%		0.732	34%
D. (GAIN)/LOSS		0.128	6%		0.053	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.19	100%		2.13	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.444			1.351		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.395)			(0.341)		
b. *plus* Transfer Charge	0.300			0.282		
3. NET NEW CLAIMS COST	1.350	1.350	45%	1.292	1.292	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.382			0.519		
2. Legislative Obligations	0.105			0.089		
3. Accident Prevention	0.045			0.051		
4. TOTAL OVERHEAD EXPENSES	0.532	0.532	18%	0.659	0.659	21%
C. UNFUNDED LIABILITY		0.930	31%		1.070	35%
D. (GAIN)/LOSS		0.180	6%		0.077	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.99	100%		3.10	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.522			0.469		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.136)			(0.128)		
b. *plus* Transfer Charge	0.108			0.098		
3. NET NEW CLAIMS COST	0.494	0.494	42%	0.439	0.439	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.195			0.176		
2. Legislative Obligations	0.052			0.031		
3. Accident Prevention	0.028			0.031		
4. TOTAL OVERHEAD EXPENSES	0.275	0.275	23%	0.238	0.238	22%
C. UNFUNDED LIABILITY		0.341	29%		0.364	34%
D. (GAIN)/LOSS		0.066	6%		0.026	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.18	100%		1.07	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY *

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.168			1.086		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.264)			(0.237)		
b. *plus* Transfer Charge	0.243			0.226		
3. NET NEW CLAIMS COST	1.148	1.148	44%	1.075	1.075	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.350			0.431		
2. Legislative Obligations	0.095			0.073		
3. Accident Prevention	0.041			0.046		
4. TOTAL OVERHEAD EXPENSES	0.487	0.487	19%	0.552	0.552	21%
C. UNFUNDED LIABILITY		0.791	31%		0.890	34%
D. (GAIN)/LOSS		0.153	6%		0.064	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.58	100%		2.58	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATE COMPONENTS

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.670			0.652		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.179)			(0.177)		
b. *plus* Transfer Charge	0.139			0.136		
3. NET NEW CLAIMS COST	0.630	0.630	42%	0.610	0.610	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.247			0.245		
2. Legislative Obligations	0.068			0.042		
3. Accident Prevention	0.031			0.035		
4. TOTAL OVERHEAD EXPENSES	0.346	0.346	23%	0.322	0.322	22%
C. UNFUNDED LIABILITY		0.435	29%		0.505	34%
D. (GAIN)/LOSS		0.084	6%		0.037	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.50	100%		1.47	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT *

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.168			1.086		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.264)			(0.237)		
b. *plus* Transfer Charge	0.243			0.226		
3. NET NEW CLAIMS COST	1.148	1.148	44%	1.075	1.075	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.350			0.431		
2. Legislative Obligations	0.095			0.073		
3. Accident Prevention	0.041			0.046		
4. TOTAL OVERHEAD EXPENSES	0.487	0.487	19%	0.552	0.552	21%
C. UNFUNDED LIABILITY		0.791	31%		0.890	34%
D. (GAIN)/LOSS		0.153	6%		0.064	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.58	100%		2.58	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATE COMPONENTS

RATE GROUP 424: MOTOR VEHICLE STAMPINGS *

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.168			1.086		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.264)			(0.237)		
b. *plus* Transfer Charge	0.243			0.226		
3. NET NEW CLAIMS COST	1.148	1.148	44%	1.075	1.075	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.350			0.431		
2. Legislative Obligations	0.095			0.073		
3. Accident Prevention	0.041			0.046		
4. TOTAL OVERHEAD EXPENSES	0.487	0.487	19%	0.552	0.552	21%
C. UNFUNDED LIABILITY		0.791	31%		0.890	34%
D. (GAIN)/LOSS		0.153	6%		0.064	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.58	100%		2.58	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATE COMPONENTS

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES *

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.168			1.086		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.264)			(0.237)		
b. *plus* Transfer Charge	0.243			0.226		
3. NET NEW CLAIMS COST	1.148	1.148	44%	1.075	1.075	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.350			0.431		
2. Legislative Obligations	0.095			0.073		
3. Accident Prevention	0.041			0.046		
4. TOTAL OVERHEAD EXPENSES	0.487	0.487	19%	0.552	0.552	21%
C. UNFUNDED LIABILITY		0.791	31%		0.890	34%
D. (GAIN)/LOSS		0.153	6%		0.064	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.58	100%		2.58	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATE COMPONENTS

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.012			0.941		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.199)			(0.182)		
b. *plus* Transfer Charge	0.210			0.196		
3. NET NEW CLAIMS COST	1.023	1.023	44%	0.955	0.955	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.331			0.383		
2. Legislative Obligations	0.090			0.064		
3. Accident Prevention	0.039			0.043		
4. TOTAL OVERHEAD EXPENSES	0.460	0.460	20%	0.492	0.492	21%
C. UNFUNDED LIABILITY		0.706	30%		0.790	34%
D. (GAIN)/LOSS		0.137	6%		0.057	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.33	100%		2.29	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.841			1.491		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.521)			(0.409)		
b. *plus* Transfer Charge	0.383			0.311		
3. NET NEW CLAIMS COST	1.703	1.703	46%	1.394	1.394	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.438			0.559		
2. Legislative Obligations	0.120			0.096		
3. Accident Prevention	0.052			0.053		
4. TOTAL OVERHEAD EXPENSES	0.610	0.610	16%	0.708	0.708	21%
C. UNFUNDED LIABILITY		1.174	32%		1.153	35%
D. (GAIN)/LOSS		0.228	6%		0.083	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.72	100%		3.34	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.036			0.973		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.270)			(0.218)		
b. *plus* Transfer Charge	0.215			0.203		
3. NET NEW CLAIMS COST	0.982	0.982	44%	0.958	0.958	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.324			0.384		
2. Legislative Obligations	0.087			0.065		
3. Accident Prevention	0.038			0.043		
4. TOTAL OVERHEAD EXPENSES	0.451	0.451	20%	0.493	0.493	21%
C. UNFUNDED LIABILITY		0.677	30%		0.793	34%
D. (GAIN)/LOSS		0.131	6%		0.057	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.24	100%		2.30	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.993			0.827		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.153)			(0.107)		
b. *plus* Transfer Charge	0.206			0.172		
3. NET NEW CLAIMS COST	1.047	1.047	44%	0.893	0.893	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.335			0.358		
2. Legislative Obligations	0.090			0.061		
3. Accident Prevention	0.039			0.041		
4. TOTAL OVERHEAD EXPENSES	0.465	0.465	20%	0.461	0.461	21%
C. UNFUNDED LIABILITY		0.722	30%		0.739	34%
D. (GAIN)/LOSS		0.140	6%		0.053	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.37	100%		2.15	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.891			0.847		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.169)			(0.155)		
b. *plus* Transfer Charge	0.185			0.176		
3. NET NEW CLAIMS COST	0.908	0.908	43%	0.868	0.868	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.312			0.348		
2. Legislative Obligations	0.085			0.059		
3. Accident Prevention	0.036			0.041		
4. TOTAL OVERHEAD EXPENSES	0.434	0.434	21%	0.449	0.449	21%
C. UNFUNDED LIABILITY		0.626	30%		0.719	34%
D. (GAIN)/LOSS		0.121	6%		0.052	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.09	100%		2.09	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.127			0.114		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.025)			(0.022)		
b. *plus* Transfer Charge	0.026			0.024		
3. NET NEW CLAIMS COST	0.129	0.129	40%	0.116	0.116	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.050			0.045		
2. Legislative Obligations	0.013			0.008		
3. Accident Prevention	0.021			0.023		
4. TOTAL OVERHEAD EXPENSES	0.086	0.086	27%	0.078	0.078	26%
C. UNFUNDED LIABILITY		0.089	28%		0.096	32%
D. (GAIN)/LOSS		0.018	6%		0.007	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.32	100%		0.30	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.542			0.488		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.123)			(0.114)		
b. *plus* Transfer Charge	0.113			0.102		
3. NET NEW CLAIMS COST	0.532	0.532	42%	0.476	0.476	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.209			0.191		
2. Legislative Obligations	0.058			0.033		
3. Accident Prevention	0.029			0.031		
4. TOTAL OVERHEAD EXPENSES	0.295	0.295	23%	0.255	0.255	22%
C. UNFUNDED LIABILITY		0.367	29%		0.394	34%
D. (GAIN)/LOSS		0.071	6%		0.029	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.27	100%		1.15	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.023			1.783		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.444)			(0.518)		
b. *plus* Transfer Charge	0.421			0.372		
3. NET NEW CLAIMS COST	2.000	2.000	46%	1.637	1.637	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.484			0.646		
2. Legislative Obligations	0.134			0.112		
3. Accident Prevention	0.058			0.059		
4. TOTAL OVERHEAD EXPENSES	0.676	0.676	16%	0.817	0.817	21%
C. UNFUNDED LIABILITY		1.379	32%		1.354	35%
D. (GAIN)/LOSS		0.267	6%		0.097	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.32	100%		3.91	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.407			2.266		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.536)			(0.520)		
b. *plus* Transfer Charge	0.500			0.472		
3. NET NEW CLAIMS COST	2.371	2.371	47%	2.219	2.219	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.543			0.784		
2. Legislative Obligations	0.150			0.136		
3. Accident Prevention	0.066			0.073		
4. TOTAL OVERHEAD EXPENSES	0.758	0.758	15%	0.992	0.992	19%
C. UNFUNDED LIABILITY		1.635	32%		1.836	35%
D. (GAIN)/LOSS		0.317	6%		0.132	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		5.08	100%		5.18	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.786			1.651		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.510)			(0.492)		
b. *plus* Transfer Charge	0.371			0.344		
3. NET NEW CLAIMS COST	1.648	1.648	46%	1.504	1.504	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.429			0.602		
2. Legislative Obligations	0.116			0.104		
3. Accident Prevention	0.050			0.053		
4. TOTAL OVERHEAD EXPENSES	0.597	0.597	17%	0.760	0.760	21%
C. UNFUNDED LIABILITY		1.136	32%		1.244	35%
D. (GAIN)/LOSS		0.220	6%		0.089	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.60	100%		3.60	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.016			0.969		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.181)			(0.163)		
b. *plus* Transfer Charge	0.211			0.202		
3. NET NEW CLAIMS COST	1.046	1.046	44%	1.009	1.009	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.335			0.405		
2. Legislative Obligations	0.090			0.069		
3. Accident Prevention	0.039			0.044		
4. TOTAL OVERHEAD EXPENSES	0.465	0.465	20%	0.518	0.518	21%
C. UNFUNDED LIABILITY		0.721	30%		0.835	35%
D. (GAIN)/LOSS		0.140	6%		0.060	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.37	100%		2.42	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.145			1.084		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.290)			(0.321)		
b. *plus* Transfer Charge	0.238			0.226		
3. NET NEW CLAIMS COST	1.093	1.093	44%	0.990	0.990	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.342			0.396		
2. Legislative Obligations	0.091			0.068		
3. Accident Prevention	0.040			0.044		
4. TOTAL OVERHEAD EXPENSES	0.475	0.475	19%	0.509	0.509	21%
C. UNFUNDED LIABILITY		0.753	30%		0.819	34%
D. (GAIN)/LOSS		0.146	6%		0.059	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.47	100%		2.38	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.322			0.297		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.038)			(0.031)		
b. *plus* Transfer Charge	0.067			0.062		
3. NET NEW CLAIMS COST	0.352	0.352	42%	0.328	0.328	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.138			0.132		
2. Legislative Obligations	0.036			0.022		
3. Accident Prevention	0.025			0.028		
4. TOTAL OVERHEAD EXPENSES	0.201	0.201	24%	0.183	0.183	23%
C. UNFUNDED LIABILITY		0.243	29%		0.272	34%
D. (GAIN)/LOSS		0.047	6%		0.020	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.84	100%		0.80	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.585			0.589		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.101)			(0.103)		
b. *plus* Transfer Charge	0.122			0.123		
3. NET NEW CLAIMS COST	0.605	0.605	42%	0.609	0.609	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.238			0.245		
2. Legislative Obligations	0.065			0.042		
3. Accident Prevention	0.030			0.035		
4. TOTAL OVERHEAD EXPENSES	0.333	0.333	23%	0.322	0.322	22%
C. UNFUNDED LIABILITY		0.417	29%		0.504	34%
D. (GAIN)/LOSS		0.081	6%		0.037	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.44	100%		1.47	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.208			0.187		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.027)			(0.024)		
b. *plus* Transfer Charge	0.043			0.039		
3. NET NEW CLAIMS COST	0.224	0.224	41%	0.203	0.203	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.089			0.081		
2. Legislative Obligations	0.024			0.013		
3. Accident Prevention	0.023			0.025		
4. TOTAL OVERHEAD EXPENSES	0.135	0.135	25%	0.121	0.121	24%
C. UNFUNDED LIABILITY		0.155	29%		0.168	34%
D. (GAIN)/LOSS		0.030	6%		0.012	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.54	100%		0.50	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.507			0.483		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.086)			(0.089)		
b. *plus* Transfer Charge	0.105			0.101		
3. NET NEW CLAIMS COST	0.527	0.527	42%	0.495	0.495	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.206			0.198		
2. Legislative Obligations	0.058			0.034		
3. Accident Prevention	0.029			0.032		
4. TOTAL OVERHEAD EXPENSES	0.293	0.293	23%	0.265	0.265	22%
C. UNFUNDED LIABILITY		0.363	29%		0.410	34%
D. (GAIN)/LOSS		0.071	6%		0.030	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.25	100%		1.20	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.533			0.478		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.076)			(0.080)		
b. *plus* Transfer Charge	0.111			0.100		
3. NET NEW CLAIMS COST	0.568	0.568	42%	0.498	0.498	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.223			0.200		
2. Legislative Obligations	0.061			0.034		
3. Accident Prevention	0.030			0.032		
4. TOTAL OVERHEAD EXPENSES	0.314	0.314	23%	0.266	0.266	22%
C. UNFUNDED LIABILITY		0.392	29%		0.412	34%
D. (GAIN)/LOSS		0.076	6%		0.030	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.35	100%		1.21	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.398			0.388		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.062)			(0.065)		
b. *plus* Transfer Charge	0.083			0.081		
3. NET NEW CLAIMS COST	0.420	0.420	42%	0.405	0.405	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.165			0.163		
2. Legislative Obligations	0.044			0.028		
3. Accident Prevention	0.027			0.030		
4. TOTAL OVERHEAD EXPENSES	0.237	0.237	24%	0.220	0.220	22%
C. UNFUNDED LIABILITY		0.289	29%		0.335	34%
D. (GAIN)/LOSS		0.056	6%		0.024	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.00	100%		0.98	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.400			1.388		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.184)			(0.202)		
b. *plus* Transfer Charge	0.291			0.289		
3. NET NEW CLAIMS COST	1.508	1.508	45%	1.476	1.476	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.407			0.591		
2. Legislative Obligations	0.112			0.103		
3. Accident Prevention	0.048			0.055		
4. TOTAL OVERHEAD EXPENSES	0.567	0.567	17%	0.749	0.749	21%
C. UNFUNDED LIABILITY		1.039	31%		1.221	35%
D. (GAIN)/LOSS		0.201	6%		0.088	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.32	100%		3.53	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.105			1.870		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.354)			(0.256)		
b. *plus* Transfer Charge	0.438			0.390		
3. NET NEW CLAIMS COST	2.189	2.189	46%	2.004	2.004	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.515			0.733		
2. Legislative Obligations	0.141			0.128		
3. Accident Prevention	0.062			0.068		
4. TOTAL OVERHEAD EXPENSES	0.718	0.718	15%	0.928	0.928	20%
C. UNFUNDED LIABILITY		1.509	32%		1.658	35%
D. (GAIN)/LOSS		0.292	6%		0.119	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.71	100%		4.71	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.892			0.814		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.146)			(0.094)		
b. *plus* Transfer Charge	0.185			0.170		
3. NET NEW CLAIMS COST	0.932	0.932	44%	0.890	0.890	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.316			0.357		
2. Legislative Obligations	0.086			0.061		
3. Accident Prevention	0.037			0.041		
4. TOTAL OVERHEAD EXPENSES	0.440	0.440	21%	0.460	0.460	21%
C. UNFUNDED LIABILITY		0.642	30%		0.737	34%
D. (GAIN)/LOSS		0.125	6%		0.053	2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.14	100%		2.14	100%

2005 PREMIUM RATE COMPONENTS

CLASS D: MANUFACTURING

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.974			0.891		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.199)			(0.181)		
b. *plus* Transfer Charge	0.203			0.186		
3. NET NEW CLAIMS COST	0.978	0.978	44%	0.897	0.897	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.301			0.356		
2. Legislative Obligations	0.082			0.061		
3. Accident Prevention	0.038			0.041		
4. TOTAL OVERHEAD EXPENSES	0.421	0.421	19%	0.458	0.458	21%
C. UNFUNDED LIABILITY		0.674	31%		0.742	35%
D. (GAIN)/LOSS		0.131	6%		0.054	3%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.20	100%		2.15	100%

2005 PREMIUM RATES

Summary of Premium Rate Components by Rate Group
per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2005 Premium Rate ($)
207	MEAT AND FISH PRODUCTS	1.871	0.648	1.289	0.250	4.06
210	POULTRY PRODUCTS	1.677	0.605	1.156	0.224	3.66
214	FRUIT AND VEGETABLE PRODUCTS	0.793	0.409	0.547	0.106	1.86
216	DAIRY PRODUCTS	0.646	0.354	0.445	0.087	1.53
220	OTHER BAKERY PRODUCTS	1.810	0.634	1.248	0.242	3.93
222	CONFECTIONERY	0.607	0.334	0.419	0.081	1.44
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	0.889	0.430	0.613	0.119	2.05
226	CRUSHED AND GROUND FOODS	0.664	0.364	0.458	0.089	1.58
230	ALCOHOLIC BEVERAGES	0.577	0.319	0.398	0.077	1.37
231	SOFT DRINKS	1.121	0.482	0.773	0.150	2.53
237	TIRES AND TUBES	1.547	0.576	1.066	0.207	3.40
238	OTHER RUBBER PRODUCTS	1.363	0.535	0.939	0.182	3.02
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	0.998	0.454	0.688	0.134	2.27
261	PLASTIC FILM AND SHEETING	0.838	0.419	0.577	0.112	1.95
263	OTHER PLASTIC PRODUCTS	1.395	0.542	0.962	0.186	3.09
273	TANNERIES AND LEATHER PRODUCTS	1.408	0.545	0.971	0.188	3.11
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	1.738	0.618	1.198	0.232	3.79
301	CLOTHING, FIBRE AND YARN	0.820	0.415	0.565	0.110	1.91
308	MILLWORK AND OTHER WOOD INDUSTRIES	2.547	0.797	1.756	0.340	5.44
311	WOODEN CABINETS	2.109	0.700	1.453	0.282	4.54
312	WOODEN BOXES AND PALLETS	3.643	1.039	2.511	0.486	7.68
322	UPHOLSTERED FURNITURE	1.255	0.511	0.865	0.168	2.80
323	METAL FURNITURE	1.020	0.460	0.703	0.136	2.32
325	WOODEN AND OTHER NON-METAL FURNITURE	1.849	0.642	1.274	0.247	4.01

2005 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2005 Premium Rate ($)
328	FURNITURE PARTS AND FIXTURES	1.618	0.592	1.115	0.216	3.54
333	PRINTING, PLATEMAKING AND BINDING	0.626	0.344	0.432	0.084	1.49
335	PUBLISHING	0.243	0.145	0.167	0.033	0.59
338	FOLDING CARTONS	0.803	0.411	0.554	0.108	1.88
341	PAPER PRODUCTS	1.134	0.484	0.781	0.152	2.55
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	0.943	0.442	0.650	0.126	2.16
358	FOUNDRIES	1.751	0.621	1.207	0.234	3.81
361	NON-FERROUS METAL INDUSTRIES	1.148	0.487	0.791	0.153	2.58
370	METAL TANKS	2.323	0.748	1.601	0.310	4.98
374	DOORS AND WINDOWS	1.602	0.588	1.104	0.214	3.51
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	1.929	0.661	1.330	0.258	4.18
377	COATING OF METAL PRODUCTS	1.787	0.629	1.232	0.239	3.89
379	HARDWARE, TOOLS AND CUTLERY	1.047	0.465	0.722	0.140	2.37
382	METAL DIES, MOULDS AND PATTERNS	0.708	0.386	0.488	0.095	1.68
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	1.109	0.478	0.764	0.148	2.50
385	MACHINE SHOPS	1.054	0.467	0.727	0.141	2.39
387	OTHER METAL FABRICATING INDUSTRIES	1.510	0.567	1.041	0.202	3.32
389	METAL CLOSURES AND CONTAINERS	1.123	0.482	0.774	0.150	2.53
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	1.148	0.487	0.791	0.153	2.58
393	WIRE PRODUCTS	1.261	0.512	0.869	0.169	2.81
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	0.886	0.430	0.611	0.119	2.05
403	OTHER MACHINERY AND EQUIPMENT	0.626	0.344	0.432	0.084	1.49
406	ELEVATORS AND ESCALATORS	1.137	0.485	0.784	0.152	2.56
408	BOILERS, PUMPS AND FANS	0.955	0.445	0.659	0.128	2.19

2005 PREMIUM RATES

Summary of Premium Rate Components by Rate Group
per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2005 Premium Rate ($)
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	1.350	0.532	0.930	0.180	2.99
417	AIRCRAFT MANUFACTURING	0.494	0.275	0.341	0.066	1.18
419	MOTOR VEHICLE ASSEMBLY	1.148	0.487	0.791	0.153	2.58
420	MOTOR VEHICLE ENGINE MANUFACTURING	0.630	0.346	0.435	0.084	1.50
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	1.148	0.487	0.791	0.153	2.58
424	MOTOR VEHICLE STAMPINGS	1.148	0.487	0.791	0.153	2.58
425	MOTOR VEHICLE WHEELS AND BRAKES	1.148	0.487	0.791	0.153	2.58
428	MOTOR VEHICLE FABRIC ACCESSORIES	1.023	0.460	0.706	0.137	2.33
432	TRUCKS, BUSES AND TRAILERS	1.703	0.610	1.174	0.228	3.72
442	RAILROAD ROLLING STOCK	0.982	0.451	0.677	0.131	2.24
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	1.047	0.465	0.722	0.140	2.37
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	0.908	0.434	0.626	0.121	2.09
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.129	0.086	0.089	0.018	0.32
477	INDUSTRIAL ELECTRICAL EQUIPMENT	0.532	0.295	0.367	0.071	1.27
485	BRICKS, CERAMICS AND ABRASIVES	2.000	0.676	1.379	0.267	4.32
496	CONCRETE PRODUCTS	2.371	0.758	1.635	0.317	5.08
497	READY-MIX CONCRETE	1.648	0.597	1.136	0.220	3.60
501	NON-METALLIC MINERAL PRODUCTS	1.046	0.465	0.721	0.140	2.37
502	GLASS PRODUCTS	1.093	0.475	0.753	0.146	2.47
507	PETROLEUM AND COAL PRODUCTS	0.352	0.201	0.243	0.047	0.84
512	RESINS, PAINT, INK AND ADHESIVES	0.605	0.333	0.417	0.081	1.44
514	PHARMACEUTICALS AND MEDICINES	0.224	0.135	0.155	0.030	0.54
517	SOAP AND TOILETRIES	0.527	0.293	0.363	0.071	1.25
524	CHEMICAL INDUSTRIES	0.568	0.314	0.392	0.076	1.35

2005 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2005 Premium Rate ($)
529	JEWELRY AND INSTRUMENTS	0.420	0.237	0.289	0.056	1.00
533	SIGNS AND DISPLAYS	1.508	0.567	1.039	0.201	3.32
538	SPORTING GOODS AND TOYS	2.189	0.718	1.509	0.292	4.71
542	OTHER MANUFACTURED PRODUCTS	0.932	0.440	0.642	0.125	2.14
CLASS: D	**MANUFACTURING**	**0.978**	**0.421**	**0.674**	**0.131**	**2.20**

WSIB 2005
Premium
Rates
MANUAL

SECTION 6E

Class E –
Supporting Documentation

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$205,405,703	$59,200	$24,686	8,321	160	1.92%
2000	$239,579,730	$59,300	$27,438	8,732	201	2.30%
2001	$271,546,985	$60,600	$27,072	10,031	186	1.85%
2002	$242,446,931	$64,600	$32,295	7,507	134	1.79%
2003	$269,008,560	$65,600	$31,125	8,643	142	1.64%
2004	$276,296,540	$66,800	$31,841	8,678	140	1.61%
2005	$284,877,758	$67,700	$32,764	8,695	134	1.54%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$240,578,433	$59,200	$23,902	10,065	225	2.24%
2000	$249,650,070	$59,300	$26,515	9,415	204	2.17%
2001	$275,976,373	$60,600	$25,883	10,662	180	1.69%
2002	$274,009,864	$64,600	$29,862	9,176	173	1.89%
2003	$289,402,260	$65,600	$29,019	9,973	199	2.00%
2004	$297,242,746	$66,800	$29,686	10,013	191	1.91%
2005	$306,474,511	$67,700	$30,547	10,033	183	1.82%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$364,491,775	$59,200	$28,505	12,787	863	6.75%
2000	$416,477,508	$59,300	$29,010	14,356	723	5.04%
2001	$413,330,120	$60,600	$29,712	13,911	679	4.88%
2002	$406,092,882	$64,600	$29,814	13,621	507	3.72%
2003	$413,621,731	$65,600	$30,689	13,478	527	3.91%
2004	$424,827,571	$66,800	$31,395	13,532	506	3.74%
2005	$438,021,866	$67,700	$32,305	13,559	486	3.58%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$2,626,860,653	$59,200	$36,305	72,355	3,840	5.31%
2000	$2,859,022,380	$59,300	$37,917	75,402	3,968	5.26%
2001	$3,002,961,479	$60,600	$38,151	78,713	3,577	4.54%
2002	$3,140,229,246	$64,600	$39,332	79,839	3,686	4.62%
2003	$3,335,890,582	$65,600	$39,864	83,682	3,572	4.27%
2004	$3,426,266,530	$66,800	$40,781	84,017	3,517	4.19%
2005	$3,532,679,516	$67,700	$41,964	84,185	3,377	4.01%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$559,898,327	$59,200	$28,876	19,390	1,345	6.94%
2000	$586,906,392	$59,300	$29,867	19,651	1,360	6.92%
2001	$603,037,100	$60,600	$30,044	20,072	1,035	5.16%
2002	$623,715,575	$64,600	$31,434	19,842	944	4.76%
2003	$649,686,646	$65,600	$31,184	20,834	743	3.57%
2004	$667,287,957	$66,800	$31,901	20,917	741	3.54%
2005	$688,012,586	$67,700	$32,826	20,959	711	3.39%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$223,149,061	$59,200	$32,713	6,821	264	3.87%
2000	$253,318,946	$59,300	$34,480	7,347	330	4.49%
2001	$266,959,376	$60,600	$33,826	7,892	300	3.80%
2002	$272,819,926	$64,600	$34,420	7,926	301	3.80%
2003	$280,107,369	$65,600	$35,880	7,807	345	4.42%
2004	$287,696,038	$66,800	$36,705	7,838	321	4.10%
2005	$296,631,301	$67,700	$37,770	7,854	308	3.92%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$220,707,660	$59,200	$18,646	11,837	223	1.88%
2000	$223,130,862	$59,300	$17,684	12,618	203	1.61%
2001	$233,975,634	$60,600	$20,516	11,405	199	1.74%
2002	$247,778,009	$64,600	$19,109	12,967	240	1.85%
2003	$268,525,694	$65,600	$19,903	13,492	232	1.72%
2004	$275,800,592	$66,800	$20,361	13,546	228	1.68%
2005	$284,366,407	$67,700	$20,951	13,573	219	1.61%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$72,391,199	$59,200	$41,208	1,757	216	12.29%
2000	$68,793,699	$59,300	$41,738	1,648	168	10.19%
2001	$111,706,172	$60,600	$45,295	2,466	210	8.52%
2002	$127,454,474	$64,600	$48,284	2,640	265	10.04%
2003	$123,919,761	$65,600	$50,051	2,476	219	8.84%
2004	$127,276,995	$66,800	$51,202	2,486	218	8.77%
2005	$131,229,964	$67,700	$52,687	2,491	210	8.43%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS E: TRANSPORTATION AND STORAGE

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$4,513,482,811	$59,200	$31,489	143,333	7,136	4.98%
2000	$4,896,879,587	$59,300	$32,828	149,169	7,157	4.80%
2001	$5,179,493,239	$60,600	$33,383	155,152	6,366	4.10%
2002	$5,334,546,907	$64,600	$34,749	153,518	6,250	4.07%
2003	$5,630,162,603	$65,600	$35,104	160,385	5,979	3.73%
2004	$5,782,694,968	$66,800	$35,911	161,027	5,862	3.64%
2005	$5,962,293,909	$67,700	$36,953	161,349	5,628	3.49%

2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2005 New Claims Cost Cost Index * (%)	2005 New Claims Cost Cost per LTI ($)	2005 Premium Rate ($)
551	AIR TRANSPORT INDUSTRIES	60%	14,182	1.59
553	AIR TRANSPORT SERVICES	32%	7,431	1.05
560	WAREHOUSING	50%	11,776	2.73
570	GENERAL TRUCKING	128%	29,986	5.68
577	COURIER SERVICES	52%	12,134	2.62
580	MISCELLANEOUS TRANSPORT INDUSTRIES	83%	19,534	4.15
584	SCHOOL BUSES	69%	16,281	2.60
590	AMBULANCE SERVICES	77%	18,168	6.08
CLASS: E	TRANSPORTATION AND STORAGE		23,502	4.46

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.290
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.025
B.3 Accident Prevention	N/A	0.000
B.4 TOTAL OVERHEAD EXPENSES		0.315

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.215
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.017
B.3 Accident Prevention	N/A	0.000
B.4 TOTAL OVERHEAD EXPENSES		0.233

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.368
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.100
B.3 Accident Prevention	THSAO	0.045
B.4 TOTAL OVERHEAD EXPENSES		0.514

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.624
B.2 Legislative Obligations		
	WSIAT	0.028
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.005
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.053
B.3 Accident Prevention	THSAO	0.065
B.4 TOTAL OVERHEAD EXPENSES		0.743

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.359
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.098
B.3 Accident Prevention	THSAO	0.044
B.4 TOTAL OVERHEAD EXPENSES		0.502

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.502
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.043
B.3 Accident Prevention	N/A	0.000
B.4 TOTAL OVERHEAD EXPENSES		0.546

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.358
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.098
B.3 Accident Prevention	THSAO	0.044
B.4 TOTAL OVERHEAD EXPENSES		0.500

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.636
B.2 Legislative Obligations		
	WSIAT	0.027
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.121
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.175
B.3 Accident Prevention	THSAO	0.066
B.4 TOTAL OVERHEAD EXPENSES		0.877

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS E: TRANSPORTATION AND STORAGE

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.519
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.019
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	**0.063**
B.3 Accident Prevention	-	**0.050**
B.4 TOTAL OVERHEAD EXPENSES		**0.632**

2005 PREMIUM RATE COMPONENTS

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.677			0.621		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.092)			(0.033)		
b. *plus* Transfer Charge	0.141			0.129		
3. NET NEW CLAIMS COST	0.726	0.726	46%	0.718	0.718	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.290			0.314		
2. Legislative Obligations	0.025			0.023		
3. Accident Prevention	-			-		
4. TOTAL OVERHEAD EXPENSES	0.315	0.315	20%	0.338	0.338	20%
C. UNFUNDED LIABILITY		0.501	32%		0.590	36%
D. (GAIN)/LOSS		0.050	3%		0.017	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.59	100%		1.66	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.450			0.439		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.080)			(0.048)		
b. *plus* Transfer Charge	0.094			0.092		
3. NET NEW CLAIMS COST	0.465	0.465	44%	0.484	0.484	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.215			0.211		
2. Legislative Obligations	0.017			0.016		
3. Accident Prevention	-			-		
4. TOTAL OVERHEAD EXPENSES	0.233	0.233	22%	0.228	0.228	20%
C. UNFUNDED LIABILITY		0.321	31%		0.397	35%
D. (GAIN)/LOSS		0.032	3%		0.011	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.05	100%		1.12	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.326			1.246		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.343)			(0.316)		
b. *plus* Transfer Charge	0.276			0.260		
3. NET NEW CLAIMS COST	1.259	1.259	46%	1.190	1.190	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.368			0.478		
2. Legislative Obligations	0.100			0.081		
3. Accident Prevention	0.045			0.048		
4. TOTAL OVERHEAD EXPENSES	0.514	0.514	19%	0.608	0.608	22%
C. UNFUNDED LIABILITY		0.868	32%		0.977	35%
D. (GAIN)/LOSS		0.086	3%		0.027	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.73	100%		2.80	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.909			2.688		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.706)			(0.645)		
b. *plus* Transfer Charge	0.605			0.560		
3. NET NEW CLAIMS COST	2.809	2.809	49%	2.604	2.604	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.624			0.893		
2. Legislative Obligations	0.053			0.066		
3. Accident Prevention	0.065			0.069		
4. TOTAL OVERHEAD EXPENSES	0.743	0.743	13%	1.028	1.028	18%
C. UNFUNDED LIABILITY		1.936	34%		2.137	37%
D. (GAIN)/LOSS		0.190	3%		0.059	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		5.68	100%		5.83	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.273			1.241		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.332)			(0.335)		
b. *plus* Transfer Charge	0.265			0.259		
3. NET NEW CLAIMS COST	1.206	1.206	46%	1.166	1.166	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.359			0.468		
2. Legislative Obligations	0.098			0.080		
3. Accident Prevention	0.044			0.048		
4. TOTAL OVERHEAD EXPENSES	0.502	0.502	19%	0.596	0.596	22%
C. UNFUNDED LIABILITY		0.831	32%		0.957	35%
D. (GAIN)/LOSS		0.082	3%		0.027	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.62	100%		2.75	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.059			1.843		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.435)			(0.391)		
b. *plus* Transfer Charge	0.428			0.384		
3. NET NEW CLAIMS COST	2.052	2.052	49%	1.837	1.837	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.502			0.710		
2. Legislative Obligations	0.043			0.050		
3. Accident Prevention	-			-		
4. TOTAL OVERHEAD EXPENSES	0.546	0.546	13%	0.762	0.762	18%
C. UNFUNDED LIABILITY		1.415	34%		1.508	36%
D. (GAIN)/LOSS		0.139	3%		0.042	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.15	100%		4.15	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.273			1.200		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.342)			(0.348)		
b. *plus* Transfer Charge	0.265			0.250		
3. NET NEW CLAIMS COST	1.195	1.195	46%	1.103	1.103	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.358			0.442		
2. Legislative Obligations	0.098			0.076		
3. Accident Prevention	0.044			0.047		
4. TOTAL OVERHEAD EXPENSES	0.500	0.500	19%	0.566	0.566	22%
C. UNFUNDED LIABILITY		0.824	32%		0.905	35%
D. (GAIN)/LOSS		0.081	3%		0.025	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.60	100%		2.60	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.951			2.793		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.604)			(0.586)		
b. *plus* Transfer Charge	0.613			0.582		
3. NET NEW CLAIMS COST	2.961	2.961	49%	2.790	2.790	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.636			0.918		
2. Legislative Obligations	0.175			0.158		
3. Accident Prevention	0.066			0.071		
4. TOTAL OVERHEAD EXPENSES	0.877	0.877	14%	1.147	1.147	18%
C. UNFUNDED LIABILITY		2.041	34%		2.289	36%
D. (GAIN)/LOSS		0.201	3%		0.063	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		6.08	100%		6.29	100%

2005 PREMIUM RATE COMPONENTS

CLASS E: TRANSPORTATION AND STORAGE

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.252			2.091		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.542)			(0.497)		
b. *plus* Transfer Charge	0.468			0.436		
3. NET NEW CLAIMS COST	2.179	2.179	49%	2.029	2.029	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.519			0.721		
2. Legislative Obligations	0.063			0.066		
3. Accident Prevention	0.050			0.054		
4. TOTAL OVERHEAD EXPENSES	0.632	0.632	14%	0.841	0.841	18%
C. UNFUNDED LIABILITY		1.502	34%		1.665	36%
D. (GAIN)/LOSS		0.148	3%		0.046	1%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.46	100%		4.58	100%

2005 PREMIUM RATES

Summary of Premium Rate Components by Rate Group
per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2005 Premium Rate ($)
551	AIR TRANSPORT INDUSTRIES	0.726	0.315	0.501	0.050	1.59
553	AIR TRANSPORT SERVICES	0.465	0.233	0.321	0.032	1.05
560	WAREHOUSING	1.259	0.514	0.868	0.086	2.73
570	GENERAL TRUCKING	2.809	0.743	1.936	0.190	5.68
577	COURIER SERVICES	1.206	0.502	0.831	0.082	2.62
580	MISCELLANEOUS TRANSPORT INDUSTRIES	2.052	0.546	1.415	0.139	4.15
584	SCHOOL BUSES	1.195	0.500	0.824	0.081	2.60
590	AMBULANCE SERVICES	2.961	0.877	2.041	0.201	6.08
CLASS: E	**TRANSPORTATION AND STORAGE**	**2.179**	**0.632**	**1.502**	**0.148**	**4.46**

WSIB 2005 Premium Rates MANUAL

SECTION 6F

Class F –
Supporting Documentation

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$2,425,784,283	$59,200	$21,902	110,756	3,650	3.30%
2000	$2,569,107,843	$59,300	$21,455	119,744	4,163	3.48%
2001	$2,734,123,539	$60,600	$22,109	123,666	4,056	3.28%
2002	$2,863,669,256	$64,600	$23,507	121,822	4,034	3.31%
2003	$3,043,302,375	$65,600	$23,871	127,490	3,904	3.06%
2004	$3,169,082,062	$66,800	$24,587	128,892	3,925	3.05%
2005	$3,300,060,224	$67,700	$25,325	130,310	3,836	2.94%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$346,338,698	$59,200	$15,559	22,260	313	1.41%
2000	$311,377,702	$59,300	$16,720	18,623	246	1.32%
2001	$309,543,960	$60,600	$17,829	17,362	243	1.40%
2002	$312,253,596	$64,600	$18,623	16,767	207	1.23%
2003	$322,454,064	$65,600	$18,285	17,635	192	1.09%
2004	$335,781,090	$66,800	$18,834	17,829	201	1.13%
2005	$349,658,923	$67,700	$19,399	18,025	203	1.13%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$104,109,879	$59,200	$17,871	5,826	127	2.18%
2000	$101,374,227	$59,300	$17,435	5,814	138	2.37%
2001	$96,870,790	$60,600	$17,514	5,531	115	2.08%
2002	$101,062,423	$64,600	$20,080	5,033	100	1.99%
2003	$104,458,226	$65,600	$19,732	5,294	99	1.87%
2004	$108,775,484	$66,800	$20,324	5,352	99	1.85%
2005	$113,271,175	$67,700	$20,934	5,411	97	1.79%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$123,585,608	$59,200	$39,313	3,144	203	6.46%
2000	$121,417,446	$59,300	$38,258	3,174	191	6.02%
2001	$125,685,525	$60,600	$38,501	3,264	234	7.17%
2002	$129,212,101	$64,600	$39,536	3,268	224	6.85%
2003	$132,157,620	$65,600	$37,765	3,499	259	7.40%
2004	$137,619,694	$66,800	$38,898	3,537	250	7.07%
2005	$143,307,516	$67,700	$40,065	3,576	245	6.85%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$207,095,924	$59,200	$27,188	7,617	165	2.17%
2000	$219,746,707	$59,300	$28,596	7,685	178	2.32%
2001	$229,371,572	$60,600	$28,774	7,971	179	2.25%
2002	$232,721,678	$64,600	$30,285	7,684	152	1.98%
2003	$238,530,128	$65,600	$29,467	8,095	164	2.03%
2004	$248,388,578	$66,800	$30,351	8,184	161	1.97%
2005	$258,654,478	$67,700	$31,262	8,274	157	1.90%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$1,821,778,193	$59,200	$34,429	52,914	2,379	4.50%
2000	$1,926,081,359	$59,300	$35,072	54,918	2,483	4.52%
2001	$2,041,980,648	$60,600	$36,909	55,325	2,381	4.30%
2002	$2,148,184,662	$64,600	$36,937	58,158	2,271	3.90%
2003	$2,289,820,295	$65,600	$37,672	60,783	2,283	3.76%
2004	$2,384,458,568	$66,800	$38,802	61,452	2,272	3.70%
2005	$2,483,008,240	$67,700	$39,966	62,128	2,220	3.57%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$329,115,043	$59,200	$23,414	14,056	200	1.42%
2000	$334,753,525	$59,300	$26,914	12,438	241	1.94%
2001	$353,519,448	$60,600	$27,413	12,896	188	1.46%
2002	$364,717,591	$64,600	$27,503	13,261	224	1.69%
2003	$381,476,223	$65,600	$28,045	13,602	232	1.71%
2004	$397,242,635	$66,800	$28,886	13,752	228	1.66%
2005	$413,660,673	$67,700	$29,753	13,903	223	1.60%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$6,786,440,822	$59,200	$21,387	317,316	5,288	1.67%
2000	$7,204,822,633	$59,300	$21,806	330,406	5,560	1.68%
2001	$7,403,909,885	$60,600	$22,200	333,509	5,261	1.58%
2002	$7,702,387,530	$64,600	$22,574	341,206	5,285	1.55%
2003	$7,993,803,403	$65,600	$23,052	346,773	5,239	1.51%
2004	$8,324,187,298	$66,800	$23,744	350,588	5,195	1.48%
2005	$8,668,225,959	$67,700	$24,456	354,444	5,077	1.43%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$1,167,650,830	$59,200	$22,087	52,866	388	0.73%
2000	$1,242,934,484	$59,300	$22,507	55,224	328	0.59%
2001	$1,353,159,664	$60,600	$23,843	56,753	322	0.57%
2002	$1,462,673,717	$64,600	$24,038	60,848	332	0.55%
2003	$1,552,369,173	$65,600	$25,093	61,865	361	0.58%
2004	$1,616,528,591	$66,800	$25,846	62,546	350	0.56%
2005	$1,683,339,718	$67,700	$26,621	63,234	342	0.54%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$885,587,722	$59,200	$20,378	43,458	524	1.21%
2000	$968,382,995	$59,300	$20,351	47,584	645	1.36%
2001	$1,002,671,912	$60,600	$20,370	49,223	536	1.09%
2002	$1,062,006,144	$64,600	$20,159	52,681	546	1.04%
2003	$1,111,065,860	$65,600	$21,251	52,283	553	1.06%
2004	$1,156,986,212	$66,800	$21,889	52,858	542	1.03%
2005	$1,204,804,452	$67,700	$22,545	53,439	530	0.99%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$1,069,850,751	$59,200	$28,313	37,787	314	0.83%
2000	$1,128,777,386	$59,300	$29,189	38,671	301	0.78%
2001	$1,159,127,654	$60,600	$28,291	40,972	303	0.74%
2002	$1,252,201,139	$64,600	$30,614	40,903	273	0.67%
2003	$1,312,992,657	$65,600	$29,943	43,850	292	0.67%
2004	$1,367,258,644	$66,800	$30,841	44,332	288	0.65%
2005	$1,423,767,443	$67,700	$31,767	44,820	281	0.63%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$2,239,012,058	$59,200	$28,881	77,525	500	0.64%
2000	$2,419,304,575	$59,300	$29,908	80,892	455	0.56%
2001	$2,521,478,650	$60,600	$30,690	82,160	409	0.50%
2002	$2,353,936,882	$64,600	$31,027	75,867	392	0.52%
2003	$2,300,024,053	$65,600	$32,301	71,206	327	0.46%
2004	$2,395,084,047	$66,800	$33,270	71,989	341	0.47%
2005	$2,494,072,871	$67,700	$34,268	72,781	345	0.47%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$1,267,115,762	$59,200	$33,254	38,104	880	2.31%
2000	$1,359,663,909	$59,300	$33,908	40,099	865	2.16%
2001	$1,393,893,786	$60,600	$35,455	39,314	874	2.22%
2002	$1,409,734,852	$64,600	$35,741	39,443	760	1.93%
2003	$1,484,317,487	$65,600	$37,756	39,313	662	1.68%
2004	$1,545,664,329	$66,800	$38,889	39,745	676	1.70%
2005	$1,609,546,635	$67,700	$40,055	40,182	661	1.65%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$676,617,763	$59,200	$24,369	27,766	1,004	3.62%
2000	$726,718,061	$59,300	$25,023	29,042	1,164	4.01%
2001	$786,086,963	$60,600	$25,916	30,332	1,255	4.14%
2002	$828,643,442	$64,600	$24,918	33,255	1,285	3.86%
2003	$875,113,498	$65,600	$25,551	34,250	1,402	4.09%
2004	$911,281,939	$66,800	$26,318	34,627	1,362	3.93%
2005	$948,945,221	$67,700	$27,107	35,008	1,331	3.80%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$115,002,346	$59,200	$27,624	4,163	97	2.33%
2000	$119,539,809	$59,300	$29,084	4,110	89	2.17%
2001	$106,017,275	$60,600	$31,769	3,337	84	2.52%
2002	$106,102,411	$64,600	$31,998	3,316	93	2.80%
2003	$109,081,112	$65,600	$33,039	3,302	86	2.60%
2004	$113,589,434	$66,800	$34,030	3,338	86	2.58%
2005	$118,284,086	$67,700	$35,051	3,375	84	2.49%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$119,449,433	$59,200	$27,345	4,368	306	7.01%
2000	$134,376,367	$59,300	$28,238	4,759	271	5.69%
2001	$135,264,428	$60,600	$29,844	4,532	265	5.85%
2002	$141,792,017	$64,600	$31,279	4,533	272	6.00%
2003	$152,436,501	$65,600	$32,427	4,701	258	5.49%
2004	$158,736,702	$66,800	$33,400	4,753	260	5.47%
2005	$165,297,289	$67,700	$34,402	4,805	254	5.29%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS F: RETAIL AND WHOLESALE TRADES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$19,684,535,115	$59,200	$24,008	819,926	16,338	1.99%
2000	$20,888,379,028	$59,300	$24,483	853,183	17,318	2.03%
2001	$21,752,705,699	$60,600	$25,114	866,147	16,705	1.93%
2002	$22,471,299,441	$64,600	$25,592	878,045	16,450	1.87%
2003	$23,403,402,675	$65,600	$26,180	893,941	16,313	1.82%
2004	$24,370,665,308	$66,800	$26,965	903,774	16,236	1.80%
2005	$25,377,904,905	$67,700	$27,774	913,715	15,886	1.74%

2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2005 New Claims Cost Cost Index * (%)	2005 New Claims Cost Cost per LTI ($)	2005 Premium Rate ($)
604	FOOD, SALES	84%	9,605	2.28
606	GROCERY AND CONVENIENCE STORES	88%	10,047	1.30
607	SPECIALTY FOOD STORES	151%	17,273	3.11
608	BEER STORES	105%	12,020	3.73
612	AGRICULTURAL PRODUCTS, SALES	151%	17,344	2.35
630	VEHICLE SERVICES AND REPAIRS	162%	18,556	3.41
633	PETROLEUM PRODUCTS, SALES	135%	15,505	1.90
636	OTHER SALES	79%	9,044	1.19
638	PHARMACIES	85%	9,713	0.43
641	CLOTHING STORES	80%	9,133	0.92
657	AUTOMOBILE AND TRUCK DEALERS	118%	13,588	0.61
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	98%	11,186	0.37
670	MACHINERY AND OTHER VEHICLES, SALES	134%	15,319	1.50
681	LUMBER AND BUILDERS SUPPLY	82%	9,390	2.80
685	METAL PRODUCTS, WHOLESALE	153%	17,493	2.80
689	WASTE MATERIALS RECYCLING	187%	21,460	6.71
CLASS: F	RETAIL AND WHOLESALE TRADES		11,468	1.54

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.340
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.064
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.091
B.3 Accident Prevention	OSSA	0.032
B.4 TOTAL OVERHEAD EXPENSES		0.465

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.229
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.043
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.063
B.3 Accident Prevention	OSSA	0.023
B.4 TOTAL OVERHEAD EXPENSES		0.315

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.409
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.112
B.3 Accident Prevention	OSSA	0.040
B.4 TOTAL OVERHEAD EXPENSES		0.561

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.460
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.087
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.128
B.3 Accident Prevention	OSSA	0.046
B.4 TOTAL OVERHEAD EXPENSES		0.632

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.346
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.092
B.3 Accident Prevention	IAPA	0.041
B.4 TOTAL OVERHEAD EXPENSES		0.481

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.434
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.118
B.3 Accident Prevention	OSSA	0.042
B.4 TOTAL OVERHEAD EXPENSES		0.595

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.308
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.083
B.3 Accident Prevention	IAPA	0.036
B.4 TOTAL OVERHEAD EXPENSES		0.427

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.211
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.039
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.058
B.3 Accident Prevention	OSSA	0.022
B.4 TOTAL OVERHEAD EXPENSES		0.290

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.075
B.2 Legislative Obligations		
	WSIAT	0.003
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.000
	OHSA	0.014
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.020
B.3 Accident Prevention	OSSA	0.015
B.4 TOTAL OVERHEAD EXPENSES		**0.111**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.162
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.002
	OHSA	0.030
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.044
B.3 Accident Prevention	OSSA	0.020
B.4 TOTAL OVERHEAD EXPENSES		0.227

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.106
B.2 Legislative Obligations		
	WSIAT	0.005
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.020
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.028
B.3 Accident Prevention	OSSA	0.017
B.4 TOTAL OVERHEAD EXPENSES		**0.153**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.064
B.2 Legislative Obligations		
	WSIAT	0.003
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.000
	OHSA	0.012
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.017
B.3 Accident Prevention	OSSA	0.015
B.4 TOTAL OVERHEAD EXPENSES		0.097

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.265
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.050
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	**0.072**
B.3 Accident Prevention	IAPA	**0.032**
B.4 TOTAL OVERHEAD EXPENSES		0.370

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.382
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.105
B.3 Accident Prevention	THSAO	0.046
B.4 TOTAL OVERHEAD EXPENSES		0.533

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.382
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.105
B.3 Accident Prevention	IAPA	0.045
B.4 TOTAL OVERHEAD EXPENSES		0.532

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.708
B.2 Legislative Obligations		
	WSIAT	0.030
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.006
	OHSA	0.134
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.194
B.3 Accident Prevention	THSAO	0.072
B.4 TOTAL OVERHEAD EXPENSES		0.975

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS F: RETAIL AND WHOLESALE TRADES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.237
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.044
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.065
B.3 Accident Prevention	-	0.026
B.4 TOTAL OVERHEAD EXPENSES		0.328

2005 PREMIUM RATE COMPONENTS

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.133			1.093		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.286)			(0.280)		
b. *plus* Transfer Charge	0.236			0.228		
3. NET NEW CLAIMS COST	1.083	1.083	48%	1.042	1.042	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.340			0.418		
2. Legislative Obligations	0.091			0.072		
3. Accident Prevention	0.032			0.034		
4. TOTAL OVERHEAD EXPENSES	0.465	0.465	20%	0.524	0.524	22%
C. UNFUNDED LIABILITY		0.747	33%		0.854	36%
D. (GAIN)/LOSS		(0.012)	-1%		(0.060)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.28	100%		2.36	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.592			0.571		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.131)			(0.122)		
b. *plus* Transfer Charge	0.123			0.119		
3. NET NEW CLAIMS COST	0.584	0.584	45%	0.569	0.569	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.229			0.229		
2. Legislative Obligations	0.063			0.039		
3. Accident Prevention	0.023			0.025		
4. TOTAL OVERHEAD EXPENSES	0.315	0.315	24%	0.292	0.292	22%
C. UNFUNDED LIABILITY		0.403	31%		0.466	36%
D. (GAIN)/LOSS		(0.006)	0%		(0.032)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.30	100%		1.30	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.501			1.387		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.294)			(0.304)		
b. *plus* Transfer Charge	0.312			0.289		
3. NET NEW CLAIMS COST	1.520	1.520	49%	1.373	1.373	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.409			0.551		
2. Legislative Obligations	0.112			0.094		
3. Accident Prevention	0.040			0.041		
4. TOTAL OVERHEAD EXPENSES	0.561	0.561	18%	0.686	0.686	22%
C. UNFUNDED LIABILITY		1.048	34%		1.125	36%
D. (GAIN)/LOSS		(0.017)	-1%		(0.079)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.11	100%		3.11	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.086			1.714		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.676)			(0.468)		
b. *plus* Transfer Charge	0.434			0.357		
3. NET NEW CLAIMS COST	1.844	1.844	49%	1.604	1.604	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.460			0.638		
2. Legislative Obligations	0.128			0.111		
3. Accident Prevention	0.046			0.046		
4. TOTAL OVERHEAD EXPENSES	0.632	0.632	17%	0.795	0.795	22%
C. UNFUNDED LIABILITY		1.271	34%		1.314	36%
D. (GAIN)/LOSS		(0.021)	-1%		(0.092)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.73	100%		3.62	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.069			1.047		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.176)			(0.189)		
b. *plus* Transfer Charge	0.222			0.218		
3. NET NEW CLAIMS COST	1.115	1.115	47%	1.077	1.077	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.346			0.432		
2. Legislative Obligations	0.092			0.073		
3. Accident Prevention	0.041			0.046		
4. TOTAL OVERHEAD EXPENSES	0.481	0.481	20%	0.552	0.552	23%
C. UNFUNDED LIABILITY		0.768	33%		0.883	36%
D. (GAIN)/LOSS		(0.012)	-1%		(0.062)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.35	100%		2.45	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.684			1.580		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.356)			(0.330)		
b. *plus* Transfer Charge	0.350			0.329		
3. NET NEW CLAIMS COST	1.678	1.678	49%	1.580	1.580	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.434			0.633		
2. Legislative Obligations	0.118			0.111		
3. Accident Prevention	0.042			0.045		
4. TOTAL OVERHEAD EXPENSES	0.595	0.595	17%	0.788	0.788	22%
C. UNFUNDED LIABILITY		1.157	34%		1.294	36%
D. (GAIN)/LOSS		(0.019)	-1%		(0.091)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.41	100%		3.57	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.848			0.740		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.150)			(0.131)		
b. *plus* Transfer Charge	0.176			0.154		
3. NET NEW CLAIMS COST	0.875	0.875	46%	0.765	0.765	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.308			0.307		
2. Legislative Obligations	0.083			0.052		
3. Accident Prevention	0.036			0.038		
4. TOTAL OVERHEAD EXPENSES	0.427	0.427	22%	0.398	0.398	23%
C. UNFUNDED LIABILITY		0.603	32%		0.627	36%
D. (GAIN)/LOSS		(0.010)	-1%		(0.044)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.90	100%		1.75	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.538			0.533		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.114)			(0.111)		
b. *plus* Transfer Charge	0.112			0.111		
3. NET NEW CLAIMS COST	0.535	0.535	45%	0.534	0.534	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.211			0.214		
2. Legislative Obligations	0.058			0.036		
3. Accident Prevention	0.022			0.024		
4. TOTAL OVERHEAD EXPENSES	0.290	0.290	24%	0.275	0.275	23%
C. UNFUNDED LIABILITY		0.369	31%		0.438	36%
D. (GAIN)/LOSS		(0.006)	-1%		(0.030)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.19	100%		1.22	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.200			0.196		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.051)			(0.050)		
b. *plus* Transfer Charge	0.042			0.041		
3. NET NEW CLAIMS COST	0.191	0.191	44%	0.188	0.188	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.075			0.076		
2. Legislative Obligations	0.020			0.013		
3. Accident Prevention	0.015			0.017		
4. TOTAL OVERHEAD EXPENSES	0.111	0.111	26%	0.106	0.106	24%
C. UNFUNDED LIABILITY		0.132	31%		0.154	35%
D. (GAIN)/LOSS		(0.002)	0%		(0.010)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.43	100%		0.44	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.408			0.408		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.079)			(0.076)		
b. *plus* Transfer Charge	0.085			0.085		
3. NET NEW CLAIMS COST	0.414	0.414	45%	0.417	0.417	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.162			0.168		
2. Legislative Obligations	0.044			0.029		
3. Accident Prevention	0.020			0.022		
4. TOTAL OVERHEAD EXPENSES	0.227	0.227	25%	0.218	0.218	23%
C. UNFUNDED LIABILITY		0.286	31%		0.342	36%
D. (GAIN)/LOSS		(0.004)	0%		(0.024)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.92	100%		0.95	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.272			0.275		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.059)			(0.065)		
b. *plus* Transfer Charge	0.057			0.057		
3. NET NEW CLAIMS COST	0.271	0.271	44%	0.268	0.268	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.106			0.106		
2. Legislative Obligations	0.028			0.017		
3. Accident Prevention	0.017			0.019		
4. TOTAL OVERHEAD EXPENSES	0.153	0.153	25%	0.145	0.145	23%
C. UNFUNDED LIABILITY		0.187	31%		0.220	35%
D. (GAIN)/LOSS		(0.003)	0%		(0.015)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.61	100%		0.62	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.157			0.155		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.027)			(0.027)		
b. *plus* Transfer Charge	0.033			0.032		
3. NET NEW CLAIMS COST	0.163	0.163	44%	0.161	0.161	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.064			0.064		
2. Legislative Obligations	0.017			0.011		
3. Accident Prevention	0.015			0.016		
4. TOTAL OVERHEAD EXPENSES	0.097	0.097	26%	0.092	0.092	24%
C. UNFUNDED LIABILITY		0.113	31%		0.132	35%
D. (GAIN)/LOSS		(0.001)	0%		(0.009)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.37	100%		0.38	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.639			0.641		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.097)			(0.104)		
b. *plus* Transfer Charge	0.133			0.133		
3. NET NEW CLAIMS COST	0.675	0.675	45%	0.671	0.671	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.265			0.269		
2. Legislative Obligations	0.072			0.045		
3. Accident Prevention	0.032			0.036		
4. TOTAL OVERHEAD EXPENSES	0.370	0.370	25%	0.352	0.352	23%
C. UNFUNDED LIABILITY		0.465	31%		0.550	36%
D. (GAIN)/LOSS		(0.007)	0%		(0.038)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.50	100%		1.54	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.337			1.223		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.264)			(0.248)		
b. *plus* Transfer Charge	0.278			0.255		
3. NET NEW CLAIMS COST	1.351	1.351	48%	1.230	1.230	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.382			0.494		
2. Legislative Obligations	0.105			0.083		
3. Accident Prevention	0.046			0.049		
4. TOTAL OVERHEAD EXPENSES	0.533	0.533	19%	0.628	0.628	22%
C. UNFUNDED LIABILITY		0.931	33%		1.008	36%
D. (GAIN)/LOSS		(0.015)	-1%		(0.070)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.80	100%		2.80	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.261			1.305		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.173)			(0.245)		
b. *plus* Transfer Charge	0.262			0.272		
3. NET NEW CLAIMS COST	1.350	1.350	48%	1.332	1.332	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.382			0.535		
2. Legislative Obligations	0.105			0.091		
3. Accident Prevention	0.045			0.052		
4. TOTAL OVERHEAD EXPENSES	0.532	0.532	19%	0.678	0.678	22%
C. UNFUNDED LIABILITY		0.931	33%		1.092	36%
D. (GAIN)/LOSS		(0.015)	-1%		(0.076)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.80	100%		3.03	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.347			3.304		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.624)			(0.626)		
b. *plus* Transfer Charge	0.696			0.688		
3. NET NEW CLAIMS COST	3.419	3.419	51%	3.367	3.367	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.708			1.053		
2. Legislative Obligations	0.194			0.181		
3. Accident Prevention	0.072			0.080		
4. TOTAL OVERHEAD EXPENSES	0.975	0.975	15%	1.315	1.315	18%
C. UNFUNDED LIABILITY		2.357	35%		2.759	38%
D. (GAIN)/LOSS		(0.039)	-1%		(0.194)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		6.71	100%		7.25	100%

2005 PREMIUM RATE COMPONENTS

CLASS F: RETAIL AND WHOLESALE TRADES

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.729			0.699		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.156)			(0.150)		
b. *plus* Transfer Charge	0.151			0.146		
3. NET NEW CLAIMS COST	0.724	0.724	47%	0.695	0.695	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.237			0.277		
2. Legislative Obligations	0.065			0.047		
3. Accident Prevention	0.026			0.029		
4. TOTAL OVERHEAD EXPENSES	0.328	0.328	21%	0.354	0.354	22%
C. UNFUNDED LIABILITY		0.499	32%		0.570	36%
D. (GAIN)/LOSS		(0.008)	-1%		(0.040)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.54	100%		1.58	100%

2005 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2005 Premium Rate ($)
604	FOOD, SALES	1.083	0.465	0.747	(0.012)	2.28
606	GROCERY AND CONVENIENCE STORES	0.584	0.315	0.403	(0.006)	1.30
607	SPECIALTY FOOD STORES	1.520	0.561	1.048	(0.017)	3.11
608	BEER STORES	1.844	0.632	1.271	(0.021)	3.73
612	AGRICULTURAL PRODUCTS, SALES	1.115	0.481	0.768	(0.012)	2.35
630	VEHICLE SERVICES AND REPAIRS	1.678	0.595	1.157	(0.019)	3.41
633	PETROLEUM PRODUCTS, SALES	0.875	0.427	0.603	(0.010)	1.90
636	OTHER SALES	0.535	0.290	0.369	(0.006)	1.19
638	PHARMACIES	0.191	0.111	0.132	(0.002)	0.43
641	CLOTHING STORES	0.414	0.227	0.286	(0.004)	0.92
657	AUTOMOBILE AND TRUCK DEALERS	0.271	0.153	0.187	(0.003)	0.61
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.163	0.097	0.113	(0.001)	0.37
670	MACHINERY AND OTHER VEHICLES, SALES	0.675	0.370	0.465	(0.007)	1.50
681	LUMBER AND BUILDERS SUPPLY	1.351	0.533	0.931	(0.015)	2.80
685	METAL PRODUCTS, WHOLESALE	1.350	0.532	0.931	(0.015)	2.80
689	WASTE MATERIALS RECYCLING	3.419	0.975	2.357	(0.039)	6.71
CLASS: F	**RETAIL AND WHOLESALE TRADES**	**0.724**	**0.328**	**0.499**	**(0.008)**	**1.54**

WSIB 2005 Premium Rates MANUAL

SECTION 6G

Class G –
Supporting Documentation

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$890,473,170	$59,200	$38,840	22,927	521	2.27%
2000	$1,028,609,195	$59,300	$39,493	26,045	589	2.26%
2001	$1,122,306,828	$60,600	$40,837	27,483	591	2.15%
2002	$1,208,106,480	$64,600	$41,844	28,872	565	1.96%
2003	$1,358,115,236	$65,600	$43,254	31,399	545	1.74%
2004	$1,482,552,545	$66,800	$44,335	33,440	558	1.67%
2005	$1,618,391,421	$67,700	$45,444	35,614	559	1.57%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$1,245,067,075	$59,200	$40,090	31,057	850	2.74%
2000	$1,436,729,252	$59,300	$41,204	34,869	939	2.69%
2001	$1,631,252,138	$60,600	$42,798	38,115	995	2.61%
2002	$1,763,457,438	$64,600	$43,708	40,346	928	2.30%
2003	$1,938,612,654	$65,600	$43,210	44,865	941	2.10%
2004	$2,116,238,038	$66,800	$44,290	47,781	957	2.00%
2005	$2,310,138,349	$67,700	$45,398	50,887	958	1.88%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$870,605,934	$59,200	$40,603	21,442	504	2.35%
2000	$981,877,378	$59,300	$42,352	23,184	556	2.40%
2001	$1,068,253,404	$60,600	$43,716	24,436	530	2.17%
2002	$1,084,464,860	$64,600	$43,717	24,806	497	2.00%
2003	$1,148,763,173	$65,600	$44,007	26,104	503	1.93%
2004	$1,254,018,599	$66,800	$45,107	27,801	504	1.81%
2005	$1,368,918,053	$67,700	$46,235	29,608	505	1.71%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$493,681,781	$59,200	$39,243	12,580	433	3.44%
2000	$572,980,791	$59,300	$39,646	14,452	479	3.31%
2001	$662,560,806	$60,600	$41,625	15,917	480	3.02%
2002	$743,604,506	$64,600	$40,592	18,319	475	2.59%
2003	$840,671,946	$65,600	$38,217	21,997	484	2.20%
2004	$917,698,513	$66,800	$39,172	23,427	502	2.14%
2005	$1,001,782,639	$67,700	$40,152	24,950	502	2.01%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$782,741,375	$59,200	$37,603	20,816	531	2.55%
2000	$891,246,509	$59,300	$35,889	24,833	580	2.34%
2001	$972,668,216	$60,600	$38,363	25,354	622	2.45%
2002	$1,051,899,141	$64,600	$39,762	26,455	587	2.22%
2003	$1,133,870,661	$65,600	$39,170	28,947	566	1.96%
2004	$1,237,761,560	$66,800	$40,149	30,829	581	1.88%
2005	$1,351,171,463	$67,700	$41,153	32,833	581	1.77%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$180,311,829	$59,200	$32,420	5,562	228	4.10%
2000	$195,911,767	$59,300	$34,319	5,709	268	4.69%
2001	$226,323,191	$60,600	$33,614	6,733	285	4.23%
2002	$235,193,805	$64,600	$35,102	6,700	280	4.18%
2003	$256,875,155	$65,600	$33,878	7,582	251	3.31%
2004	$280,411,341	$66,800	$34,725	8,075	256	3.17%
2005	$306,104,030	$67,700	$35,593	8,600	256	2.98%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$258,357,018	$59,200	$50,495	5,116	149	2.91%
2000	$288,574,294	$59,300	$49,901	5,783	160	2.77%
2001	$293,037,343	$60,600	$49,787	5,886	123	2.09%
2002	$298,393,778	$64,600	$51,849	5,755	123	2.14%
2003	$314,790,371	$65,600	$50,322	6,256	130	2.08%
2004	$343,633,039	$66,800	$51,580	6,663	129	1.94%
2005	$375,118,416	$67,700	$52,870	7,096	130	1.83%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$271,028,496	$59,200	$43,277	6,263	214	3.42%
2000	$313,955,143	$59,300	$42,983	7,304	264	3.61%
2001	$342,045,640	$60,600	$42,392	8,069	242	3.00%
2002	$392,733,750	$64,600	$43,135	9,105	227	2.49%
2003	$473,482,110	$65,600	$44,776	10,574	271	2.56%
2004	$516,864,908	$66,800	$45,895	11,261	267	2.37%
2005	$564,222,656	$67,700	$47,043	11,993	267	2.23%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$201,274,290	$59,200	$42,860	4,696	259	5.52%
2000	$229,976,095	$59,300	$42,895	5,361	298	5.56%
2001	$262,439,119	$60,600	$46,515	5,642	336	5.96%
2002	$286,281,900	$64,600	$45,706	6,264	281	4.49%
2003	$347,101,983	$65,600	$46,166	7,519	323	4.30%
2004	$378,905,202	$66,800	$47,320	8,008	322	4.02%
2005	$413,622,391	$67,700	$48,503	8,529	322	3.78%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$118,851,282	$59,200	$45,605	2,606	193	7.41%
2000	$142,778,783	$59,300	$45,102	3,166	207	6.54%
2001	$167,817,322	$60,600	$48,405	3,467	238	6.86%
2002	$178,948,007	$64,600	$48,885	3,661	198	5.41%
2003	$182,194,404	$65,600	$48,806	3,733	187	5.01%
2004	$198,887,966	$66,800	$50,026	3,976	187	4.70%
2005	$217,111,076	$67,700	$51,277	4,234	187	4.42%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$295,406,495	$59,200	$34,231	8,630	386	4.47%
2000	$353,683,910	$59,300	$36,941	9,574	490	5.12%
2001	$415,694,945	$60,600	$36,188	11,487	509	4.43%
2002	$460,403,150	$64,600	$39,060	11,787	481	4.08%
2003	$510,448,314	$65,600	$38,317	13,322	517	3.88%
2004	$557,218,141	$66,800	$39,275	14,188	520	3.67%
2005	$608,273,253	$67,700	$40,257	15,110	520	3.44%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$664,055,856	$59,200	$34,039	19,509	1,003	5.14%
2000	$753,276,383	$59,300	$35,059	21,486	1,079	5.02%
2001	$853,429,294	$60,600	$36,068	23,662	1,196	5.05%
2002	$982,354,141	$64,600	$35,844	27,406	1,176	4.29%
2003	$1,112,443,670	$65,600	$36,525	30,457	1,203	3.95%
2004	$1,214,371,321	$66,800	$37,438	32,437	1,220	3.76%
2005	$1,325,638,094	$67,700	$38,374	34,545	1,221	3.53%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS G: CONSTRUCTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$6,271,854,601	$59,200	$38,906	161,204	5,271	3.27%
2000	$7,189,599,500	$59,300	$39,554	181,766	5,909	3.25%
2001	$8,017,828,246	$60,600	$40,855	196,251	6,147	3.13%
2002	$8,685,840,956	$64,600	$41,465	209,476	5,818	2.78%
2003	$9,617,369,677	$65,600	$41,320	232,755	5,921	2.54%
2004	$10,498,561,174	$66,800	$42,352	247,886	6,003	2.42%
2005	$11,460,491,841	$67,700	$43,411	263,999	6,008	2.28%

2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2005 New Claims Cost Cost Index * (%)	 Cost per LTI ($)	2005 Premium Rate ($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	75%	39,857	2.94
707	MECHANICAL AND SHEET METAL WORK	80%	42,228	3.67
711	ROADBUILDING AND EXCAVATING	107%	56,495	4.20
719	INSIDE FINISHING	117%	61,810	6.41
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	97%	51,468	4.62
728	ROOFING	121%	64,142	11.60
732	HEAVY CIVIL CONSTRUCTION	155%	81,988	5.84
737	MILLWRIGHTING AND WELDING	119%	62,955	6.20
741	MASONRY	138%	72,965	11.44
748	FORM WORK AND DEMOLITION	166%	88,139	15.25
751	SIDING AND OUTSIDE FINISHING	82%	43,198	8.12
764	HOMEBUILDING	92%	48,895	9.66
CLASS: G	CONSTRUCTION		52,967	5.82

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* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.388
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.106
B.3 Accident Prevention	CSAO	0.084
B.4 TOTAL OVERHEAD EXPENSES		0.579

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.448
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.085
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.123
B.3 Accident Prevention	CSAO	0.091
B.4 TOTAL OVERHEAD EXPENSES		0.662

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.491
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.135
B.3 Accident Prevention	CSAO	0.097
B.4 TOTAL OVERHEAD EXPENSES		0.724

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.673
B.2 Legislative Obligations		
	WSIAT	0.029
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.006
	OHSA	0.127
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.186
B.3 Accident Prevention	CSAO	0.119
B.4 TOTAL OVERHEAD EXPENSES		0.977

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.526
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.005
	OHSA	0.100
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	**0.145**
B.3 Accident Prevention	CSAO	0.101
B.4 TOTAL OVERHEAD EXPENSES		0.772

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		1.099
B.2 Legislative Obligations		
	WSIAT	0.047
	Office of Worker Advisor	0.024
	Office of Employer Advisor	0.008
	OHSA	0.210
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.012
	Sub-Total	0.302
B.3 Accident Prevention	CSAO	0.172
B.4 TOTAL OVERHEAD EXPENSES		1.574

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.626
B.2 Legislative Obligations		
	WSIAT	0.027
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.119
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.172
B.3 Accident Prevention	CSAO	0.113
B.4 TOTAL OVERHEAD EXPENSES		0.912

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.656
B.2 Legislative Obligations		
	WSIAT	0.028
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.124
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.179
B.3 Accident Prevention	CSAO	0.117
B.4 TOTAL OVERHEAD EXPENSES		0.954

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		1.086
B.2 Legislative Obligations		
	WSIAT	0.047
	Office of Worker Advisor	0.022
	Office of Employer Advisor	0.008
	OHSA	0.206
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.012
	Sub-Total	0.297
B.3 Accident Prevention	CSAO	0.170
B.4 TOTAL OVERHEAD EXPENSES		1.555

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		1.399
B.2 Legislative Obligations		
	WSIAT	0.060
	Office of Worker Advisor	0.029
	Office of Employer Advisor	0.010
	OHSA	0.267
	Mine Rescue	0.000
	Program Administration	0.002
	Institute of Work & Health	0.016
	Sub-Total	0.384
B.3 Accident Prevention	CSAO	0.209
B.4 TOTAL OVERHEAD EXPENSES		1.994

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.814
B.2 Legislative Obligations		
	WSIAT	0.035
	Office of Worker Advisor	0.017
	Office of Employer Advisor	0.006
	OHSA	0.155
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.009
	Sub-Total	**0.223**
B.3 Accident Prevention	CSAO	0.136
B.4 TOTAL OVERHEAD EXPENSES		**1.174**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.940
B.2 Legislative Obligations		
	WSIAT	0.040
	Office of Worker Advisor	0.020
	Office of Employer Advisor	0.007
	OHSA	0.179
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.011
	Sub-Total	0.258
B.3 Accident Prevention	CSAO	0.152
B.4 TOTAL OVERHEAD EXPENSES		1.351

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS G: CONSTRUCTION

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.624
B.2 Legislative Obligations		
	WSIAT	0.027
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.005
	OHSA	0.118
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.171
B.3 Accident Prevention	-	0.113
B.4 TOTAL OVERHEAD EXPENSES		**0.909**

2005 PREMIUM RATE COMPONENTS

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.397			1.289		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.299)			(0.268)		
b. *plus* Transfer Charge	0.290			0.269		
3. NET NEW CLAIMS COST	1.389	1.389	47%	1.290	1.290	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.388			0.517		
2. Legislative Obligations	0.106			0.089		
3. Accident Prevention	0.084			0.105		
4. TOTAL OVERHEAD EXPENSES	0.579	0.579	20%	0.712	0.712	23%
C. UNFUNDED LIABILITY		0.957	33%		1.062	35%
D. (GAIN)/LOSS		0.014	0%		(0.033)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.94	100%		3.03	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.777			1.671		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.377)			(0.377)		
b. *plus* Transfer Charge	0.369			0.348		
3. NET NEW CLAIMS COST	1.770	1.770	48%	1.643	1.643	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.448			0.649		
2. Legislative Obligations	0.123			0.112		
3. Accident Prevention	0.091			0.115		
4. TOTAL OVERHEAD EXPENSES	0.662	0.662	18%	0.875	0.875	23%
C. UNFUNDED LIABILITY		1.220	33%		1.353	35%
D. (GAIN)/LOSS		0.018	0%		(0.042)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.67	100%		3.83	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.115			1.891		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.511)			(0.465)		
b. *plus* Transfer Charge	0.440			0.394		
3. NET NEW CLAIMS COST	2.045	2.045	49%	1.821	1.821	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.491			0.691		
2. Legislative Obligations	0.135			0.117		
3. Accident Prevention	0.097			0.119		
4. TOTAL OVERHEAD EXPENSES	0.724	0.724	17%	0.928	0.928	22%
C. UNFUNDED LIABILITY		1.409	34%		1.499	36%
D. (GAIN)/LOSS		0.021	1%		(0.047)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.20	100%		4.20	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.144			3.031		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.602)			(0.591)		
b. *plus* Transfer Charge	0.653			0.632		
3. NET NEW CLAIMS COST	3.196	3.196	50%	3.072	3.072	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.673			0.984		
2. Legislative Obligations	0.186			0.171		
3. Accident Prevention	0.119			0.152		
4. TOTAL OVERHEAD EXPENSES	0.977	0.977	15%	1.306	1.306	19%
C. UNFUNDED LIABILITY		2.203	34%		2.529	37%
D. (GAIN)/LOSS		0.032	0%		(0.079)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		6.41	100%		6.83	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.246			2.140		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.449)			(0.468)		
b. *plus* Transfer Charge	0.467			0.446		
3. NET NEW CLAIMS COST	2.265	2.265	49%	2.119	2.119	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.526			0.760		
2. Legislative Obligations	0.145			0.131		
3. Accident Prevention	0.101			0.127		
4. TOTAL OVERHEAD EXPENSES	0.772	0.772	17%	1.018	1.018	21%
C. UNFUNDED LIABILITY		1.561	34%		1.744	36%
D. (GAIN)/LOSS		0.023	0%		(0.055)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.62	100%		4.83	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	5.445			5.238		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.678)			(0.633)		
b. *plus* Transfer Charge	1.132			1.092		
3. NET NEW CLAIMS COST	5.899	5.899	51%	5.697	5.697	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.099			1.600		
2. Legislative Obligations	0.302			0.275		
3. Accident Prevention	0.172			0.221		
4. TOTAL OVERHEAD EXPENSES	1.574	1.574	14%	2.098	2.098	17%
C. UNFUNDED LIABILITY		4.066	35%		4.690	38%
D. (GAIN)/LOSS		0.059	1%		(0.148)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		11.60	100%		12.34	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.884			2.601		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.583)			(0.541)		
b. *plus* Transfer Charge	0.599			0.542		
3. NET NEW CLAIMS COST	2.901	2.901	50%	2.603	2.603	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.626			0.874		
2. Legislative Obligations	0.172			0.151		
3. Accident Prevention	0.113			0.140		
4. TOTAL OVERHEAD EXPENSES	0.912	0.912	16%	1.164	1.164	20%
C. UNFUNDED LIABILITY		1.999	34%		2.142	37%
D. (GAIN)/LOSS		0.029	0%		(0.067)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		5.84	100%		5.84	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.024			2.991		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.564)			(0.605)		
b. *plus* Transfer Charge	0.629			0.623		
3. NET NEW CLAIMS COST	3.089	3.089	50%	3.010	3.010	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.656			0.969		
2. Legislative Obligations	0.179			0.168		
3. Accident Prevention	0.117			0.150		
4. TOTAL OVERHEAD EXPENSES	0.954	0.954	15%	1.287	1.287	19%
C. UNFUNDED LIABILITY		2.129	34%		2.477	37%
D. (GAIN)/LOSS		0.031	1%		(0.078)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		6.20	100%		6.70	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	5.765			5.524		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(1.149)			(1.038)		
b. *plus* Transfer Charge	1.198			1.151		
3. NET NEW CLAIMS COST	5.815	5.815	51%	5.637	5.637	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.086			1.586		
2. Legislative Obligations	0.297			0.274		
3. Accident Prevention	0.170			0.219		
4. TOTAL OVERHEAD EXPENSES	1.555	1.555	14%	2.080	2.080	17%
C. UNFUNDED LIABILITY		4.008	35%		4.640	38%
D. (GAIN)/LOSS		0.059	1%		(0.146)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		11.44	100%		12.21	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	7.705			7.672		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(1.507)			(1.607)		
b. *plus* Transfer Charge	1.602			1.599		
3. NET NEW CLAIMS COST	7.800	7.800	51%	7.664	7.664	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.399			2.062		
2. Legislative Obligations	0.384			0.357		
3. Accident Prevention	0.209			0.272		
4. TOTAL OVERHEAD EXPENSES	1.994	1.994	13%	2.691	2.691	16%
C. UNFUNDED LIABILITY		5.376	35%		6.309	38%
D. (GAIN)/LOSS		0.078	1%		(0.199)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		15.25	100%		16.47	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	3.748			3.583		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.438)			(0.643)		
b. *plus* Transfer Charge	0.779			0.747		
3. NET NEW CLAIMS COST	4.090	4.090	50%	3.687	3.687	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.814			1.128		
2. Legislative Obligations	0.223			0.195		
3. Accident Prevention	0.136			0.168		
4. TOTAL OVERHEAD EXPENSES	1.174	1.174	14%	1.491	1.491	18%
C. UNFUNDED LIABILITY		2.819	35%		3.035	37%
D. (GAIN)/LOSS		0.041	1%		(0.095)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		8.12	100%		8.12	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	4.571			4.480		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.633)			(0.627)		
b. *plus* Transfer Charge	0.950			0.934		
3. NET NEW CLAIMS COST	4.889	4.889	51%	4.788	4.788	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.940			1.387		
2. Legislative Obligations	0.258			0.239		
3. Accident Prevention	0.152			0.197		
4. TOTAL OVERHEAD EXPENSES	1.351	1.351	14%	1.824	1.824	17%
C. UNFUNDED LIABILITY		3.370	35%		3.941	38%
D. (GAIN)/LOSS		0.049	1%		(0.124)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		9.66	100%		10.43	100%

2005 PREMIUM RATE COMPONENTS

CLASS G: CONSTRUCTION

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.818			2.676		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.516)			(0.514)		
b. *plus* Transfer Charge	0.586			0.558		
3. NET NEW CLAIMS COST	2.888	2.888	50%	2.721	2.721	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.624			0.895		
2. Legislative Obligations	0.171			0.154		
3. Accident Prevention	0.113			0.143		
4. TOTAL OVERHEAD EXPENSES	0.909	0.909	16%	1.192	1.192	20%
C. UNFUNDED LIABILITY		1.991	34%		2.239	37%
D. (GAIN)/LOSS		0.029	0%		(0.070)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		5.82	100%		6.08	100%

2005 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2005 Premium Rate ($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	1.389	0.579	0.957	0.014	2.94
707	MECHANICAL AND SHEET METAL WORK	1.770	0.662	1.220	0.018	3.67
711	ROADBUILDING AND EXCAVATING	2.045	0.724	1.409	0.021	4.20
719	INSIDE FINISHING	3.196	0.977	2.203	0.032	6.41
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	2.265	0.772	1.561	0.023	4.62
728	ROOFING	5.899	1.574	4.066	0.059	11.60
732	HEAVY CIVIL CONSTRUCTION	2.901	0.912	1.999	0.029	5.84
737	MILLWRIGHTING AND WELDING	3.089	0.954	2.129	0.031	6.20
741	MASONRY	5.815	1.555	4.008	0.059	11.44
748	FORM WORK AND DEMOLITION	7.800	1.994	5.376	0.078	15.25
751	SIDING AND OUTSIDE FINISHING	4.090	1.174	2.819	0.041	8.12
764	HOMEBUILDING	4.889	1.351	3.370	0.049	9.66
CLASS: G	**CONSTRUCTION**	**2.888**	**0.909**	**1.991**	**0.029**	**5.82**

WSIB 2005 Premium Rates MANUAL

SECTION 6H

Class H –
Supporting Documentation

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$803,491,450	$59,200	$32,841	24,466	434	1.77%
2000	$652,299,136	$59,300	$31,010	21,035	305	1.45%
2001	$704,834,986	$60,600	$32,233	21,867	270	1.23%
2002	$619,132,617	$64,600	$33,578	18,439	224	1.21%
2003	$540,754,239	$65,600	$31,833	16,987	227	1.34%
2004	$561,497,572	$66,800	$32,406	17,327	221	1.28%
2005	$577,327,311	$67,700	$32,924	17,535	216	1.23%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$2,792,152,135	$59,200	$31,378	88,984	552	0.62%
2000	$2,931,205,714	$59,300	$31,983	91,649	526	0.57%
2001	$3,067,757,031	$60,600	$33,416	91,805	533	0.58%
2002	$3,297,585,850	$64,600	$33,286	99,068	568	0.57%
2003	$3,550,744,224	$65,600	$35,524	99,953	546	0.55%
2004	$3,686,950,772	$66,800	$36,163	101,952	550	0.54%
2005	$3,790,893,289	$67,700	$36,742	103,175	538	0.52%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$196,289,120	$59,200	$33,859	5,797	187	3.23%
2000	$249,693,399	$59,300	$36,788	6,787	218	3.21%
2001	$255,313,761	$60,600	$35,453	7,201	250	3.47%
2002	$247,286,094	$64,600	$37,673	6,564	239	3.64%
2003	$239,856,218	$65,600	$38,267	6,268	236	3.77%
2004	$249,057,103	$66,800	$38,956	6,393	233	3.64%
2005	$256,078,520	$67,700	$39,579	6,470	228	3.52%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 833: ELECTRIC POWER GENERATION *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	N/A	$59,200	N/A	N/A	N/A	N/A
2000	N/A	$59,300	N/A	N/A	N/A	N/A
2001	N/A	$60,600	N/A	N/A	N/A	N/A
2002	$1,133,942,068	$64,600	$58,836	19,273	112	0.58%
2003	$1,125,589,976	$65,600	$59,252	18,997	89	0.47%
2004	$1,168,767,607	$66,800	$60,319	19,377	94	0.49%
2005	$1,201,717,504	$67,700	$61,284	19,610	92	0.47%

* Due to the fact that this is a new rate group effective January 1, 2002 there is no information prior to 2002.

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$320,041,229	$59,200	$45,206	7,080	110	1.55%
2000	$328,826,928	$59,300	$47,058	6,988	101	1.45%
2001	$321,849,809	$60,600	$47,042	6,842	103	1.51%
2002	$876,603,119	$64,600	$53,963	16,245	233	1.43%
2003	$808,277,401	$65,600	$52,848	15,294	137	0.90%
2004	$839,282,922	$66,800	$53,799	15,600	144	0.92%
2005	$862,943,986	$67,700	$54,660	15,787	141	0.89%

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* Beginning in 2002, this rate group includes a number of electric utility employers that were moved from Schedule 2.

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$364,118,307	$59,200	$44,433	8,195	74	0.90%
2000	$308,886,714	$59,300	$45,599	6,774	48	0.71%
2001	$282,404,619	$60,600	$45,839	6,161	45	0.73%
2002	$277,058,676	$64,600	$46,680	5,935	51	0.86%
2003	$252,261,252	$65,600	$48,047	5,250	42	0.80%
2004	$261,937,994	$66,800	$48,912	5,355	42	0.78%
2005	$269,322,550	$67,700	$49,694	5,419	41	0.76%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$1,271,454,502	$59,200	$33,080	38,436	979	2.55%
2000	$1,192,075,657	$59,300	$35,263	33,805	840	2.48%
2001	$1,137,505,651	$60,600	$36,064	31,541	761	2.41%
2002	$1,200,568,579	$64,600	$37,131	32,333	754	2.33%
2003	$1,243,439,470	$65,600	$38,555	32,251	734	2.28%
2004	$1,291,137,808	$66,800	$39,249	32,896	754	2.29%
2005	$1,327,537,565	$67,700	$39,877	33,291	763	2.29%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$1,151,374,273	$59,200	$24,068	47,838	1,907	3.99%
2000	$1,147,169,209	$59,300	$24,953	45,973	1,955	4.25%
2001	$1,208,603,664	$60,600	$25,377	47,626	1,899	3.99%
2002	$1,314,395,278	$64,600	$25,936	50,678	2,210	4.36%
2003	$1,511,601,424	$65,600	$27,045	55,892	2,298	4.11%
2004	$1,569,586,455	$66,800	$27,532	57,010	2,319	4.07%
2005	$1,613,836,236	$67,700	$27,972	57,694	2,269	3.93%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$158,679,820	$59,200	$19,075	8,319	257	3.09%
2000	$162,441,973	$59,300	$18,879	8,604	255	2.96%
2001	$171,773,013	$60,600	$19,721	8,710	235	2.70%
2002	$199,869,927	$64,600	$21,003	9,516	267	2.81%
2003	$208,041,846	$65,600	$21,513	9,671	315	3.26%
2004	$216,022,331	$66,800	$21,900	9,864	302	3.06%
2005	$222,112,433	$67,700	$22,251	9,982	296	2.97%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 853: HOSPITALS *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$6,957,136,624	$59,200	$34,592	201,120	3,448	1.71%
2000	$7,448,979,681	$59,300	$35,955	207,175	3,734	1.80%
2001	$7,990,185,026	$60,600	$37,076	215,508	3,775	1.75%
2002	$8,624,829,163	$64,600	$39,135	220,387	4,198	1.90%
2003	$9,204,744,712	$65,600	$41,016	224,418	4,434	1.98%
2004	$9,557,838,719	$66,800	$41,754	228,906	4,369	1.91%
2005	$9,827,293,308	$67,700	$42,422	231,653	4,274	1.85%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$508,907,831	$59,200	$20,211	25,180	670	2.66%
2000	$761,453,918	$59,300	$21,030	36,208	1,004	2.77%
2001	$807,095,798	$60,600	$21,421	37,678	991	2.63%
2002	$767,255,932	$64,600	$22,245	34,491	820	2.38%
2003	$810,839,764	$65,600	$23,775	34,105	955	2.80%
2004	$841,943,577	$66,800	$24,203	34,787	914	2.63%
2005	$865,679,651	$67,700	$24,590	35,204	894	2.54%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$388,740,015	$59,200	$26,464	14,689	558	3.80%
2000	$377,947,174	$59,300	$27,340	13,824	562	4.07%
2001	$410,561,092	$60,600	$28,142	14,589	539	3.69%
2002	$455,985,212	$64,600	$29,744	15,330	614	4.01%
2003	$467,775,565	$65,600	$30,723	15,226	733	4.81%
2004	$485,719,436	$66,800	$31,276	15,531	717	4.62%
2005	$499,412,838	$67,700	$31,776	15,717	701	4.46%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$6,957,136,624	$59,200	$34,592	201,120	3,448	1.71%
2000	$7,448,979,681	$59,300	$35,955	207,175	3,734	1.80%
2001	$7,990,185,026	$60,600	$37,076	215,508	3,775	1.75%
2002	$8,624,829,163	$64,600	$39,135	220,387	4,198	1.90%
2003	$9,204,744,712	$65,600	$41,016	224,418	4,434	1.98%
2004	$9,557,838,719	$66,800	$41,754	228,906	4,369	1.91%
2005	$9,827,293,308	$67,700	$42,422	231,653	4,274	1.85%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$1,036,658,864	$59,200	$29,328	35,347	290	0.82%
2000	$1,086,788,084	$59,300	$31,312	34,708	315	0.91%
2001	$1,197,203,971	$60,600	$32,805	36,495	297	0.81%
2002	$1,284,966,725	$64,600	$33,328	38,555	335	0.87%
2003	$1,415,325,835	$65,600	$35,357	40,030	355	0.89%
2004	$1,469,617,734	$66,800	$35,993	40,831	351	0.86%
2005	$1,511,049,197	$67,700	$36,569	41,321	344	0.83%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS H: GOVERNMENT AND RELATED SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$15,949,044,170	$59,200	$31,554	505,451	9,466	1.87%
2000	$16,647,767,587	$59,300	$32,418	513,530	9,863	1.92%
2001	$17,555,088,421	$60,600	$33,373	526,023	9,698	1.84%
2002	$20,299,479,240	$64,600	$35,813	566,814	10,625	1.87%
2003	$21,379,251,926	$65,600	$37,224	574,342	11,101	1.93%
2004	$22,199,360,030	$66,800	$37,894	585,829	11,010	1.88%
2005	$22,825,204,388	$67,700	$38,500	592,858	10,797	1.82%

2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2005 New Claims Cost Cost Index * (%)	2005 New Claims Cost Cost per LTI ($)	2005 Premium Rate ($)
810	SCHOOL BOARDS	67%	7,097	0.65
817	EDUCATIONAL FACILITIES	89%	9,342	0.33
830	POWER AND TELECOMMUNICATION LINES	160%	16,920	3.66
833	ELECTRIC POWER GENERATION	310%	32,713	0.77
835	OIL, POWER AND WATER DISTRIBUTION	196%	20,673	1.07
838	NATURAL GAS DISTRIBUTION	84%	8,841	0.34
845	LOCAL GOVERNMENT SERVICES	114%	12,069	1.62
851	HOMES FOR NURSING CARE	97%	10,239	2.67
852	HOMES FOR RESIDENTIAL CARE	99%	10,498	2.80
853	HOSPITALS	93%	9,816	0.83
857	NURSING SERVICES	103%	10,906	2.17
858	GROUP HOMES	81%	8,596	2.46
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	93%	9,816	0.83
875	PROFESSIONAL OFFICES AND AGENCIES	109%	11,543	0.59
CLASS: H	GOVERNMENT AND RELATED SERVICES		10,552	1.04

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* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.104
B.2 Legislative Obligations		
	WSIAT	0.005
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.019
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.028
B.3 Accident Prevention	ESAO	0.065
B.4 TOTAL OVERHEAD EXPENSES		0.198

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.051
B.2 Legislative Obligations		
	WSIAT	0.002
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.009
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.013
B.3 Accident Prevention	ESAO	0.044
B.4 TOTAL OVERHEAD EXPENSES		0.110

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.409
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.112
B.3 Accident Prevention	EUSA	0.584
B.4 TOTAL OVERHEAD EXPENSES		1.105

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.117
B.2 Legislative Obligations		
	WSIAT	0.005
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.010
B.3 Accident Prevention	EUSA	0.208
B.4 TOTAL OVERHEAD EXPENSES		0.336

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.149
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.002
	OHSA	0.028
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	**0.041**
B.3 Accident Prevention	EUSA	0.245
B.4 TOTAL OVERHEAD EXPENSES		**0.435**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.057
B.2 Legislative Obligations		
	WSIAT	0.002
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.011
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.015
B.3 Accident Prevention	IAPA	0.021
B.4 TOTAL OVERHEAD EXPENSES		0.094

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.277
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.052
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.076
B.3 Accident Prevention	MHSA	0.077
B.4 TOTAL OVERHEAD EXPENSES		0.430

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.371
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.101
B.3 Accident Prevention	HCHSA	0.037
B.4 TOTAL OVERHEAD EXPENSES		0.510

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.382
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.105
B.3 Accident Prevention	HCHSA	0.039
B.4 TOTAL OVERHEAD EXPENSES		0.526

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 853: HOSPITALS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.145
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.027
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.039
B.3 Accident Prevention	HCHSA	0.019
B.4 TOTAL OVERHEAD EXPENSES		0.204

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.330
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.089
B.3 Accident Prevention	HCHSA	0.032
B.4 TOTAL OVERHEAD EXPENSES		**0.452**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.353
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.096
B.3 Accident Prevention	HCHSA	0.035
B.4 TOTAL OVERHEAD EXPENSES		0.486

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.145
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.027
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.039
B.3 Accident Prevention	HCHSA	0.019
B.4 TOTAL OVERHEAD EXPENSES		0.204

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.103
B.2 Legislative Obligations		
	WSIAT	0.005
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.019
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.028
B.3 Accident Prevention	HCHSA	0.017
B.4 TOTAL OVERHEAD EXPENSES		0.149

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS H: GOVERNMENT AND RELATED SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.164
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.030
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.043
B.3 Accident Prevention	-	0.055
B.4 TOTAL OVERHEAD EXPENSES		0.262

2005 PREMIUM RATE COMPONENTS

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.270			0.261		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.060)			(0.059)		
b. *plus* Transfer Charge	0.056			0.054		
3. NET NEW CLAIMS COST	0.266	0.266	41%	0.256	0.256	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.104			0.102		
2. Legislative Obligations	0.028			0.017		
3. Accident Prevention	0.065			0.070		
4. TOTAL OVERHEAD EXPENSES	0.198	0.198	30%	0.191	0.191	29%
C. UNFUNDED LIABILITY		0.183	28%		0.210	32%
D. (GAIN)/LOSS		(0.001)	0%		(0.012)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.65	100%		0.65	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.135			0.136		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.033)			(0.031)		
b. *plus* Transfer Charge	0.028			0.028		
3. NET NEW CLAIMS COST	0.131	0.131	40%	0.133	0.133	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.051			0.054		
2. Legislative Obligations	0.013			0.009		
3. Accident Prevention	0.044			0.049		
4. TOTAL OVERHEAD EXPENSES	0.110	0.110	33%	0.112	0.112	32%
C. UNFUNDED LIABILITY		0.090	27%		0.109	31%
D. (GAIN)/LOSS		-	0%		(0.006)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.33	100%		0.35	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.529			1.446		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.330)			(0.353)		
b. *plus* Transfer Charge	0.318			0.301		
3. NET NEW CLAIMS COST	1.518	1.518	41%	1.395	1.395	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.409			0.559		
2. Legislative Obligations	0.112			0.096		
3. Accident Prevention	0.584			0.535		
4. TOTAL OVERHEAD EXPENSES	1.105	1.105	30%	1.191	1.191	33%
C. UNFUNDED LIABILITY		1.046	29%		1.141	31%
D. (GAIN)/LOSS		(0.010)	0%		(0.066)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.66	100%		3.66	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.252			0.249		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.050)			(0.048)		
b. *plus* Transfer Charge	0.052			0.052		
3. NET NEW CLAIMS COST	0.255	0.255	33%	0.253	0.253	33%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.117			0.110		
2. Legislative Obligations	0.010			0.007		
3. Accident Prevention	0.208			0.201		
4. TOTAL OVERHEAD EXPENSES	0.336	0.336	44%	0.320	0.320	42%
C. UNFUNDED LIABILITY		0.176	23%		0.207	27%
D. (GAIN)/LOSS		(0.001)	0%		(0.011)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.77	100%		0.77	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.343			0.364		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.036)			(0.039)		
b. *plus* Transfer Charge	0.071			0.076		
3. NET NEW CLAIMS COST	0.379	0.379	35%	0.402	0.402	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.149			0.162		
2. Legislative Obligations	0.041			0.028		
3. Accident Prevention	0.245			0.245		
4. TOTAL OVERHEAD EXPENSES	0.435	0.435	41%	0.434	0.434	38%
C. UNFUNDED LIABILITY		0.261	24%		0.329	29%
D. (GAIN)/LOSS		(0.002)	0%		(0.019)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.07	100%		1.15	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.137			0.120		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.019)			(0.017)		
b. *plus* Transfer Charge	0.028			0.025		
3. NET NEW CLAIMS COST	0.146	0.146	43%	0.129	0.129	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.057			0.051		
2. Legislative Obligations	0.015			0.008		
3. Accident Prevention	0.021			0.023		
4. TOTAL OVERHEAD EXPENSES	0.094	0.094	28%	0.084	0.084	27%
C. UNFUNDED LIABILITY		0.101	30%		0.105	34%
D. (GAIN)/LOSS		(0.001)	0%		(0.006)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.34	100%		0.31	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.704			0.678		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.146)			(0.133)		
b. *plus* Transfer Charge	0.146			0.141		
3. NET NEW CLAIMS COST	0.705	0.705	44%	0.686	0.686	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.277			0.275		
2. Legislative Obligations	0.076			0.047		
3. Accident Prevention	0.077			0.085		
4. TOTAL OVERHEAD EXPENSES	0.430	0.430	27%	0.408	0.408	25%
C. UNFUNDED LIABILITY		0.486	30%		0.561	35%
D. (GAIN)/LOSS		(0.005)	0%		(0.032)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.62	100%		1.62	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.461			1.349		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.483)			(0.417)		
b. *plus* Transfer Charge	0.304			0.281		
3. NET NEW CLAIMS COST	1.283	1.283	48%	1.213	1.213	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.371			0.487		
2. Legislative Obligations	0.101			0.083		
3. Accident Prevention	0.037			0.043		
4. TOTAL OVERHEAD EXPENSES	0.510	0.510	19%	0.614	0.614	22%
C. UNFUNDED LIABILITY		0.884	33%		0.992	36%
D. (GAIN)/LOSS		(0.009)	0%		(0.057)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.67	100%		2.76	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.420			1.349		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.367)			(0.417)		
b. *plus* Transfer Charge	0.295			0.281		
3. NET NEW CLAIMS COST	1.349	1.349	48%	1.213	1.213	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.382			0.487		
2. Legislative Obligations	0.105			0.083		
3. Accident Prevention	0.039			0.043		
4. TOTAL OVERHEAD EXPENSES	0.526	0.526	19%	0.614	0.614	22%
C. UNFUNDED LIABILITY		0.930	33%		0.992	36%
D. (GAIN)/LOSS		(0.009)	0%		(0.057)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.80	100%		2.76	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 853: HOSPITALS *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.433			0.424		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.155)			(0.146)		
b. *plus* Transfer Charge	0.090			0.088		
3. NET NEW CLAIMS COST	0.369	0.369	44%	0.368	0.368	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.145			0.147		
2. Legislative Obligations	0.039			0.025		
3. Accident Prevention	0.019			0.022		
4. TOTAL OVERHEAD EXPENSES	0.204	0.204	25%	0.195	0.195	23%
C. UNFUNDED LIABILITY		0.254	31%		0.301	35%
D. (GAIN)/LOSS		(0.002)	0%		(0.017)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.83	100%		0.85	100%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATE COMPONENTS

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.143			1.016		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.362)			(0.292)		
b. *plus* Transfer Charge	0.238			0.212		
3. NET NEW CLAIMS COST	1.019	1.019	47%	0.936	0.936	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.330			0.375		
2. Legislative Obligations	0.089			0.064		
3. Accident Prevention	0.032			0.036		
4. TOTAL OVERHEAD EXPENSES	0.452	0.452	21%	0.476	0.476	22%
C. UNFUNDED LIABILITY		0.703	32%		0.765	36%
D. (GAIN)/LOSS		(0.007)	0%		(0.044)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.17	100%		2.13	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.225			1.086		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.309)			(0.256)		
b. *plus* Transfer Charge	0.255			0.226		
3. NET NEW CLAIMS COST	1.170	1.170	48%	1.057	1.057	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.353			0.424		
2. Legislative Obligations	0.096			0.072		
3. Accident Prevention	0.035			0.039		
4. TOTAL OVERHEAD EXPENSES	0.486	0.486	20%	0.536	0.536	22%
C. UNFUNDED LIABILITY		0.807	33%		0.864	36%
D. (GAIN)/LOSS		(0.008)	0%		(0.050)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.46	100%		2.41	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.433			0.424		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.155)			(0.146)		
b. *plus* Transfer Charge	0.090			0.088		
3. NET NEW CLAIMS COST	0.369	0.369	44%	0.368	0.368	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.145			0.147		
2. Legislative Obligations	0.039			0.025		
3. Accident Prevention	0.019			0.022		
4. TOTAL OVERHEAD EXPENSES	0.204	0.204	25%	0.195	0.195	23%
C. UNFUNDED LIABILITY		0.254	31%		0.301	35%
D. (GAIN)/LOSS		(0.002)	0%		(0.017)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.83	100%		0.85	100%

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* Experience for rate groups 853 and 861 has been combined in order to determine a common 2005 premium rate.

2005 PREMIUM RATE COMPONENTS

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.267			0.262		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.059)			(0.058)		
b. *plus* Transfer Charge	0.055			0.055		
3. NET NEW CLAIMS COST	0.264	0.264	45%	0.258	0.258	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.103			0.103		
2. Legislative Obligations	0.028			0.017		
3. Accident Prevention	0.017			0.019		
4. TOTAL OVERHEAD EXPENSES	0.149	0.149	25%	0.141	0.141	24%
C. UNFUNDED LIABILITY		0.182	31%		0.211	35%
D. (GAIN)/LOSS		(0.001)	0%		(0.012)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.59	100%		0.60	100%

2005 PREMIUM RATE COMPONENTS

CLASS H: GOVERNMENT AND RELATED SERVICES

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.507			0.479		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.152)			(0.137)		
b. *plus* Transfer Charge	0.105			0.100		
3. NET NEW CLAIMS COST	0.460	0.460	44%	0.442	0.442	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.164			0.178		
2. Legislative Obligations	0.043			0.030		
3. Accident Prevention	0.055			0.060		
4. TOTAL OVERHEAD EXPENSES	0.262	0.262	25%	0.268	0.268	26%
C. UNFUNDED LIABILITY		0.317	30%		0.362	34%
D. (GAIN)/LOSS		(0.003)	0%		(0.020)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.04	100%		1.05	100%

2005 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2005 Premium Rate ($)
810	SCHOOL BOARDS	0.266	0.198	0.183	(0.001)	0.65
817	EDUCATIONAL FACILITIES	0.131	0.110	0.090	0.000	0.33
830	POWER AND TELECOMMUNICATION LINES	1.518	1.105	1.046	(0.010)	3.66
833	ELECTRIC POWER GENERATION	0.255	0.336	0.176	(0.001)	0.77
835	OIL, POWER AND WATER DISTRIBUTION	0.379	0.435	0.261	(0.002)	1.07
838	NATURAL GAS DISTRIBUTION	0.146	0.094	0.101	(0.001)	0.34
845	LOCAL GOVERNMENT SERVICES	0.705	0.430	0.486	(0.005)	1.62
851	HOMES FOR NURSING CARE	1.283	0.510	0.884	(0.009)	2.67
852	HOMES FOR RESIDENTIAL CARE	1.349	0.526	0.930	(0.009)	2.80
853	HOSPITALS	0.369	0.204	0.254	(0.002)	0.83
857	NURSING SERVICES	1.019	0.452	0.703	(0.007)	2.17
858	GROUP HOMES	1.170	0.486	0.807	(0.008)	2.46
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.369	0.204	0.254	(0.002)	0.83
875	PROFESSIONAL OFFICES AND AGENCIES	0.264	0.149	0.182	(0.001)	0.59
CLASS: H	**GOVERNMENT AND RELATED SERVICES**	0.460	0.262	0.317	(0.003)	1.04

WSIB 2005 Premium Rates MANUAL

SECTION 6I

Class I –
Supporting Documentation

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$401,321,558	$59,200	$25,371	15,818	314	1.99%
2000	$414,642,112	$59,300	$26,019	15,936	328	2.06%
2001	$437,086,982	$60,600	$27,862	15,688	293	1.87%
2002	$453,902,911	$64,600	$28,694	15,819	308	1.95%
2003	$480,140,365	$65,600	$27,644	17,369	321	1.85%
2004	$501,986,752	$66,800	$28,335	17,716	307	1.73%
2005	$529,947,414	$67,700	$29,327	18,070	293	1.62%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$466,975,586	$59,200	$27,178	17,182	305	1.78%
2000	$529,270,397	$59,300	$28,632	18,485	291	1.57%
2001	$592,089,947	$60,600	$30,123	19,656	279	1.42%
2002	$633,162,557	$64,600	$30,143	21,005	239	1.14%
2003	$667,828,451	$65,600	$30,659	21,782	258	1.18%
2004	$698,214,646	$66,800	$31,425	22,218	241	1.08%
2005	$737,105,201	$67,700	$32,525	22,662	230	1.01%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$454,778,648	$59,200	$20,976	21,681	495	2.28%
2000	$496,987,367	$59,300	$21,982	22,609	442	1.95%
2001	$542,807,416	$60,600	$22,805	23,802	496	2.08%
2002	$587,827,142	$64,600	$24,043	24,449	480	1.96%
2003	$645,146,596	$65,600	$24,174	26,688	532	1.99%
2004	$674,500,766	$66,800	$24,778	27,222	500	1.84%
2005	$712,070,459	$67,700	$25,646	27,766	477	1.72%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$3,395,780,138	$59,200	$15,746	215,660	5,614	2.60%
2000	$3,730,469,062	$59,300	$16,286	229,060	6,389	2.79%
2001	$4,003,649,730	$60,600	$16,867	237,366	5,998	2.53%
2002	$4,173,562,987	$64,600	$16,863	247,498	5,877	2.37%
2003	$4,396,276,075	$65,600	$17,028	258,179	5,227	2.02%
2004	$4,596,306,636	$66,800	$17,454	263,343	5,148	1.95%
2005	$4,852,320,916	$67,700	$18,065	268,610	4,913	1.83%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$559,511,615	$59,200	$19,431	28,795	1,017	3.53%
2000	$591,585,259	$59,300	$20,131	29,387	951	3.24%
2001	$613,741,817	$60,600	$20,118	30,507	879	2.88%
2002	$637,129,628	$64,600	$21,278	29,943	910	3.04%
2003	$631,033,027	$65,600	$22,274	28,330	758	2.68%
2004	$659,745,030	$66,800	$22,831	28,897	740	2.56%
2005	$696,492,828	$67,700	$23,630	29,475	706	2.40%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$496,042,910	$59,200	$17,651	28,103	709	2.52%
2000	$530,682,660	$59,300	$19,138	27,729	738	2.66%
2001	$573,419,574	$60,600	$19,316	29,686	745	2.51%
2002	$594,047,254	$64,600	$20,522	28,947	730	2.52%
2003	$647,581,391	$65,600	$20,006	32,369	722	2.23%
2004	$677,046,344	$66,800	$20,506	33,016	704	2.13%
2005	$714,757,826	$67,700	$21,224	33,676	672	2.00%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$572,192,010	$59,200	$17,637	32,443	2,438	7.51%
2000	$635,046,809	$59,300	$18,337	34,632	2,341	6.76%
2001	$545,883,719	$60,600	$18,406	29,658	1,805	6.09%
2002	$604,739,793	$64,600	$18,580	32,548	1,986	6.10%
2003	$678,720,651	$65,600	$19,569	34,683	1,848	5.33%
2004	$709,602,441	$66,800	$20,058	35,377	1,808	5.11%
2005	$749,127,297	$67,700	$20,760	36,085	1,725	4.78%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$272,157,155	$59,200	$25,081	10,851	290	2.67%
2000	$302,270,848	$59,300	$25,726	11,750	353	3.00%
2001	$311,005,324	$60,600	$27,581	11,276	379	3.36%
2002	$336,617,686	$64,600	$27,935	12,050	345	2.86%
2003	$362,609,139	$65,600	$27,300	13,282	350	2.64%
2004	$379,107,855	$66,800	$27,983	13,548	338	2.49%
2005	$400,224,162	$67,700	$28,962	13,819	322	2.33%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$533,575,749	$59,200	$22,989	23,210	489	2.11%
2000	$557,347,353	$59,300	$23,540	23,677	474	2.00%
2001	$765,269,490	$60,600	$26,322	29,073	617	2.12%
2002	$804,193,868	$64,600	$26,363	30,505	601	1.97%
2003	$858,335,663	$65,600	$26,142	32,834	592	1.80%
2004	$897,389,936	$66,800	$26,796	33,491	572	1.71%
2005	$947,374,555	$67,700	$27,733	34,161	546	1.60%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$460,929,068	$59,200	$18,404	25,045	633	2.53%
2000	$272,557,545	$59,300	$18,349	14,854	320	2.15%
2001	$267,889,455	$60,600	$19,903	13,460	254	1.89%
2002	$265,741,680	$64,600	$20,080	13,234	234	1.77%
2003	$280,527,804	$65,600	$21,260	13,195	232	1.76%
2004	$293,291,819	$66,800	$21,792	13,459	219	1.63%
2005	$309,628,173	$67,700	$22,554	13,728	209	1.52%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$2,510,366,532	$59,200	$25,070	100,134	171	0.17%
2000	$2,742,315,389	$59,300	$27,324	100,363	209	0.21%
2001	$2,957,172,863	$60,600	$31,563	93,691	173	0.18%
2002	$2,997,586,932	$64,600	$31,008	96,671	177	0.18%
2003	$3,120,855,829	$65,600	$28,852	108,168	166	0.15%
2004	$3,262,854,769	$66,800	$29,573	110,331	160	0.15%
2005	$3,444,595,780	$67,700	$30,608	112,538	152	0.14%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$3,477,105,989	$59,200	$28,894	120,340	441	0.37%
2000	$3,853,984,729	$59,300	$29,052	132,658	533	0.40%
2001	$4,507,161,976	$60,600	$29,606	152,238	571	0.38%
2002	$5,121,651,492	$64,600	$31,051	164,943	575	0.35%
2003	$5,471,530,808	$65,600	$30,669	178,406	645	0.36%
2004	$5,720,485,460	$66,800	$31,436	181,974	604	0.33%
2005	$6,039,116,500	$67,700	$32,536	185,613	576	0.31%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$755,318,276	$59,200	$35,782	21,109	358	1.70%
2000	$778,346,984	$59,300	$33,652	23,129	311	1.34%
2001	$756,645,236	$60,600	$35,721	21,182	266	1.26%
2002	$829,531,459	$64,600	$35,197	23,568	265	1.12%
2003	$807,136,411	$65,600	$35,813	22,538	216	0.96%
2004	$843,861,118	$66,800	$36,708	22,989	207	0.90%
2005	$890,864,182	$67,700	$37,993	23,449	198	0.84%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$197,174,573	$59,200	$26,133	7,545	239	3.17%
2000	$206,629,039	$59,300	$26,217	7,881	238	3.02%
2001	$220,193,356	$60,600	$26,603	8,277	246	2.97%
2002	$230,266,036	$64,600	$26,982	8,534	228	2.67%
2003	$235,709,853	$65,600	$27,875	8,456	228	2.70%
2004	$246,434,651	$66,800	$28,572	8,625	215	2.49%
2005	$260,161,061	$67,700	$29,572	8,798	205	2.33%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$654,888,082	$59,200	$23,828	27,484	170	0.62%
2000	$683,354,036	$59,300	$24,677	27,692	191	0.69%
2001	$712,505,153	$60,600	$26,779	26,607	188	0.71%
2002	$750,286,386	$64,600	$27,822	26,967	201	0.75%
2003	$790,366,341	$65,600	$26,911	29,370	183	0.62%
2004	$826,328,010	$66,800	$27,584	29,957	181	0.60%
2005	$872,354,480	$67,700	$28,549	30,556	173	0.57%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$849,926,892	$59,200	$41,462	20,499	128	0.62%
2000	$1,023,372,466	$59,300	$39,155	26,136	112	0.43%
2001	$1,064,117,233	$60,600	$42,481	25,049	124	0.50%
2002	$1,092,131,080	$64,600	$41,990	26,009	127	0.49%
2003	$1,028,495,033	$65,600	$43,535	23,625	89	0.38%
2004	$1,075,291,557	$66,800	$44,623	24,098	87	0.36%
2005	$1,135,185,297	$67,700	$46,185	24,580	83	0.34%

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS I: OTHER SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$16,058,044,781	$59,200	$22,431	715,899	13,811	1.93%
2000	$17,348,862,055	$59,300	$23,257	745,978	14,221	1.91%
2001	$18,870,639,271	$60,600	$24,596	767,216	13,313	1.74%
2002	$20,112,378,891	$64,600	$25,056	802,690	13,283	1.65%
2003	$21,102,293,437	$65,600	$24,847	849,274	12,367	1.46%
2004	$22,062,447,788	$66,800	$25,469	866,261	12,031	1.39%
2005	$23,291,326,130	$67,700	$26,360	883,586	11,480	1.30%

2005 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2005 New Claims Cost Cost Index * (%)	2005 New Claims Cost Cost per LTI ($)	2005 Premium Rate ($)
905	APARTMENT AND CONDOMINIUM SERVICES	195%	21,071	2.41
908	OTHER REAL ESTATE SERVICES	165%	17,847	1.19
911	SECURITY AND INVESTIGATION SERVICES	98%	10,653	1.53
919	RESTAURANTS AND CATERING	69%	7,429	1.67
921	HOTELS, MOTELS AND CAMPING	112%	12,139	2.58
923	JANITORIAL SERVICES	157%	16,955	3.16
929	SUPPLY OF NON-CLERICAL LABOUR	89%	9,631	4.51
933	EQUIPMENT RENTAL AND REPAIR SERVICES	145%	15,704	2.76
937	RECREATIONAL SERVICES AND FACILITIES	106%	11,517	1.56
944	PERSONAL SERVICES	157%	17,022	2.36
956	LEGAL AND FINANCIAL SERVICES	141%	15,276	0.17
958	TECHNICAL AND BUSINESS SERVICES	115%	12,438	0.29
962	ADVERTISING AND ENTERTAINMENT	154%	16,620	0.88
975	LINEN AND LAUNDRY SERVICES	184%	19,862	3.06
981	MEMBERSHIP ORGANIZATIONS	123%	13,311	0.59
983	COMMUNICATIONS INDUSTRIES	189%	20,429	0.33
CLASS: I	OTHER SERVICES		10,818	1.16

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.354
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.097
B.3 Accident Prevention	IAPA	0.042
B.4 TOTAL OVERHEAD EXPENSES		0.493

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.214
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.041
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.060
B.3 Accident Prevention	IAPA	0.029
B.4 TOTAL OVERHEAD EXPENSES		0.301

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.275
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.052
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	**0.076**
B.3 Accident Prevention	IAPA	0.032
B.4 TOTAL OVERHEAD EXPENSES		**0.384**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.292
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.079
B.3 Accident Prevention	OSSA	0.026
B.4 TOTAL OVERHEAD EXPENSES		0.398

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.369
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.100
B.3 Accident Prevention	OSSA	0.035
B.4 TOTAL OVERHEAD EXPENSES		0.505

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.418
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	**0.113**
B.3 Accident Prevention	IAPA	0.050
B.4 TOTAL OVERHEAD EXPENSES		**0.582**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.532
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.005
	OHSA	0.101
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	**0.146**
B.3 Accident Prevention	IAPA	0.064
B.4 TOTAL OVERHEAD EXPENSES		0.743

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.384
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.106
B.3 Accident Prevention	OSSA	0.037
B.4 TOTAL OVERHEAD EXPENSES		**0.527**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.281
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.077
B.3 Accident Prevention	OSSA	0.025
B.4 TOTAL OVERHEAD EXPENSES		0.384

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.350
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.095
B.3 Accident Prevention	OSSA	0.033
B.4 TOTAL OVERHEAD EXPENSES		0.479

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.028
B.2 Legislative Obligations		
	WSIAT	0.001
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.005
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.000
	Sub-Total	0.008
B.3 Accident Prevention	OSSA	0.013
B.4 TOTAL OVERHEAD EXPENSES		0.049

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.049
B.2 Legislative Obligations		
	WSIAT	0.002
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.009
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	**0.013**
B.3 Accident Prevention	IAPA	0.021
B.4 TOTAL OVERHEAD EXPENSES		**0.085**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.159
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.002
	OHSA	0.030
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.043
B.3 Accident Prevention	OSSA	0.019
B.4 TOTAL OVERHEAD EXPENSES		**0.221**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.409
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.112
B.3 Accident Prevention	IAPA	0.049
B.4 TOTAL OVERHEAD EXPENSES		0.570

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.104
B.2 Legislative Obligations		
	WSIAT	0.005
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.019
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	**0.028**
B.3 Accident Prevention	**OSSA**	**0.017**
B.4 TOTAL OVERHEAD EXPENSES		**0.150**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.069
B.2 Legislative Obligations		
	WSIAT	0.003
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.005
B.3 Accident Prevention	N/A	0.000
B.4 TOTAL OVERHEAD EXPENSES		**0.076**

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS I: OTHER SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.183
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.034
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	**0.049**
B.3 Accident Prevention	-	0.024
B.4 TOTAL OVERHEAD EXPENSES		**0.256**

2005 PREMIUM RATE COMPONENTS

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.182			1.096		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.258)			(0.255)		
b. *plus* Transfer Charge	0.246			0.228		
3. NET NEW CLAIMS COST	1.171	1.171	49%	1.070	1.070	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.354			0.429		
2. Legislative Obligations	0.097			0.073		
3. Accident Prevention	0.042			0.046		
4. TOTAL OVERHEAD EXPENSES	0.493	0.493	20%	0.549	0.549	23%
C. UNFUNDED LIABILITY		0.807	33%		0.877	36%
D. (GAIN)/LOSS		(0.063)	-3%		(0.086)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.41	100%		2.41	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.565			0.562		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.139)			(0.127)		
b. *plus* Transfer Charge	0.117			0.117		
3. NET NEW CLAIMS COST	0.544	0.544	46%	0.553	0.553	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.214			0.222		
2. Legislative Obligations	0.060			0.037		
3. Accident Prevention	0.029			0.033		
4. TOTAL OVERHEAD EXPENSES	0.301	0.301	25%	0.293	0.293	23%
C. UNFUNDED LIABILITY		0.375	32%		0.453	36%
D. (GAIN)/LOSS		(0.029)	-2%		(0.044)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.19	100%		1.26	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.724			0.710		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.172)			(0.144)		
b. *plus* Transfer Charge	0.151			0.148		
3. NET NEW CLAIMS COST	0.703	0.703	46%	0.714	0.714	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.275			0.286		
2. Legislative Obligations	0.076			0.049		
3. Accident Prevention	0.032			0.037		
4. TOTAL OVERHEAD EXPENSES	0.384	0.384	25%	0.373	0.373	23%
C. UNFUNDED LIABILITY		0.485	32%		0.584	36%
D. (GAIN)/LOSS		(0.038)	-2%		(0.057)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.53	100%		1.61	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.763			0.765		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.144)			(0.142)		
b. *plus* Transfer Charge	0.159			0.159		
3. NET NEW CLAIMS COST	0.779	0.779	47%	0.782	0.782	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.292			0.314		
2. Legislative Obligations	0.079			0.053		
3. Accident Prevention	0.026			0.029		
4. TOTAL OVERHEAD EXPENSES	0.398	0.398	24%	0.397	0.397	23%
C. UNFUNDED LIABILITY		0.537	32%		0.641	36%
D. (GAIN)/LOSS		(0.042)	-3%		(0.063)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.67	100%		1.76	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.249			1.191		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.242)			(0.225)		
b. *plus* Transfer Charge	0.260			0.248		
3. NET NEW CLAIMS COST	1.267	1.267	49%	1.215	1.215	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.369			0.488		
2. Legislative Obligations	0.100			0.083		
3. Accident Prevention	0.035			0.038		
4. TOTAL OVERHEAD EXPENSES	0.505	0.505	20%	0.609	0.609	22%
C. UNFUNDED LIABILITY		0.873	34%		0.995	37%
D. (GAIN)/LOSS		(0.068)	-3%		(0.097)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.58	100%		2.72	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.618			1.510		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.381)			(0.328)		
b. *plus* Transfer Charge	0.336			0.315		
3. NET NEW CLAIMS COST	1.574	1.574	50%	1.497	1.497	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.418			0.600		
2. Legislative Obligations	0.113			0.104		
3. Accident Prevention	0.050			0.056		
4. TOTAL OVERHEAD EXPENSES	0.582	0.582	18%	0.760	0.760	23%
C. UNFUNDED LIABILITY		1.085	34%		1.226	36%
D. (GAIN)/LOSS		(0.085)	-3%		(0.120)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.16	100%		3.36	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.251			2.150		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.416)			(0.394)		
b. *plus* Transfer Charge	0.468			0.448		
3. NET NEW CLAIMS COST	2.303	2.303	51%	2.205	2.205	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.532			0.780		
2. Legislative Obligations	0.146			0.135		
3. Accident Prevention	0.064			0.072		
4. TOTAL OVERHEAD EXPENSES	0.743	0.743	16%	0.987	0.987	20%
C. UNFUNDED LIABILITY		1.587	35%		1.806	37%
D. (GAIN)/LOSS		(0.124)	-3%		(0.177)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		4.51	100%		4.82	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.282			1.159		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.184)			(0.171)		
b. *plus* Transfer Charge	0.267			0.242		
3. NET NEW CLAIMS COST	1.366	1.366	49%	1.230	1.230	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.384			0.494		
2. Legislative Obligations	0.106			0.083		
3. Accident Prevention	0.037			0.038		
4. TOTAL OVERHEAD EXPENSES	0.527	0.527	19%	0.617	0.617	22%
C. UNFUNDED LIABILITY		0.942	34%		1.008	37%
D. (GAIN)/LOSS		(0.074)	-3%		(0.099)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.76	100%		2.76	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.674			0.662		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.097)			(0.107)		
b. *plus* Transfer Charge	0.140			0.138		
3. NET NEW CLAIMS COST	0.717	0.717	46%	0.694	0.694	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.281			0.278		
2. Legislative Obligations	0.077			0.047		
3. Accident Prevention	0.025			0.027		
4. TOTAL OVERHEAD EXPENSES	0.384	0.384	25%	0.353	0.353	23%
C. UNFUNDED LIABILITY		0.494	32%		0.568	36%
D. (GAIN)/LOSS		(0.038)	-2%		(0.055)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.56	100%		1.56	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.166			1.067		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.261)			(0.238)		
b. *plus* Transfer Charge	0.242			0.222		
3. NET NEW CLAIMS COST	1.148	1.148	49%	1.053	1.053	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.350			0.423		
2. Legislative Obligations	0.095			0.072		
3. Accident Prevention	0.033			0.035		
4. TOTAL OVERHEAD EXPENSES	0.479	0.479	20%	0.530	0.530	22%
C. UNFUNDED LIABILITY		0.791	34%		0.862	37%
D. (GAIN)/LOSS		(0.062)	-3%		(0.084)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.36	100%		2.36	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.068			0.067		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.011)			(0.010)		
b. *plus* Transfer Charge	0.014			0.014		
3. NET NEW CLAIMS COST	0.072	0.072	42%	0.071	0.071	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.028			0.028		
2. Legislative Obligations	0.008			0.004		
3. Accident Prevention	0.013			0.015		
4. TOTAL OVERHEAD EXPENSES	0.049	0.049	29%	0.049	0.049	29%
C. UNFUNDED LIABILITY		0.050	29%		0.058	34%
D. (GAIN)/LOSS		(0.003)	-2%		(0.005)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.17	100%		0.17	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.120			0.114		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.019)			(0.015)		
b. *plus* Transfer Charge	0.025			0.024		
3. NET NEW CLAIMS COST	0.127	0.127	44%	0.124	0.124	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.049			0.048		
2. Legislative Obligations	0.013			0.008		
3. Accident Prevention	0.021			0.023		
4. TOTAL OVERHEAD EXPENSES	0.085	0.085	29%	0.081	0.081	27%
C. UNFUNDED LIABILITY		0.088	30%		0.101	34%
D. (GAIN)/LOSS		(0.006)	-2%		(0.009)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.29	100%		0.30	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.375			0.386		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.050)			(0.052)		
b. *plus* Transfer Charge	0.078			0.080		
3. NET NEW CLAIMS COST	0.403	0.403	46%	0.415	0.415	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.159			0.166		
2. Legislative Obligations	0.043			0.029		
3. Accident Prevention	0.019			0.022		
4. TOTAL OVERHEAD EXPENSES	0.221	0.221	25%	0.217	0.217	23%
C. UNFUNDED LIABILITY		0.278	32%		0.340	36%
D. (GAIN)/LOSS		(0.021)	-2%		(0.033)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.88	100%		0.94	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.589			1.456		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.400)			(0.356)		
b. *plus* Transfer Charge	0.330			0.304		
3. NET NEW CLAIMS COST	1.520	1.520	50%	1.404	1.404	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.409			0.564		
2. Legislative Obligations	0.112			0.096		
3. Accident Prevention	0.049			0.053		
4. TOTAL OVERHEAD EXPENSES	0.570	0.570	19%	0.713	0.713	23%
C. UNFUNDED LIABILITY		1.047	34%		1.150	37%
D. (GAIN)/LOSS		(0.082)	-3%		(0.113)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		3.06	100%		3.15	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.268			0.254		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.059)			(0.056)		
b. *plus* Transfer Charge	0.056			0.053		
3. NET NEW CLAIMS COST	0.266	0.266	45%	0.252	0.252	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.104			0.100		
2. Legislative Obligations	0.028			0.016		
3. Accident Prevention	0.017			0.018		
4. TOTAL OVERHEAD EXPENSES	0.150	0.150	25%	0.137	0.137	24%
C. UNFUNDED LIABILITY		0.183	31%		0.206	36%
D. (GAIN)/LOSS		(0.014)	-2%		(0.020)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.59	100%		0.58	100%

2005 PREMIUM RATE COMPONENTS

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.152			0.152		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.031)			(0.029)		
b. *plus* Transfer Charge	0.032			0.032		
3. NET NEW CLAIMS COST	0.152	0.152	46%	0.156	0.156	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.069			0.067		
2. Legislative Obligations	0.005			0.005		
3. Accident Prevention	-			-		
4. TOTAL OVERHEAD EXPENSES	0.076	0.076	23%	0.074	0.074	21%
C. UNFUNDED LIABILITY		0.105	32%		0.128	37%
D. (GAIN)/LOSS		(0.008)	-2%		(0.012)	-3%
E. TOTAL PREMIUM RATE (A+B+C+D)		0.33	100%		0.35	100%

2005 PREMIUM RATE COMPONENTS

CLASS I: OTHER SERVICES

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.541			0.523		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.105)			(0.098)		
b. *plus* Transfer Charge	0.112			0.109		
3. NET NEW CLAIMS COST	0.549	0.549	47%	0.534	0.534	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.183			0.211		
2. Legislative Obligations	0.049			0.035		
3. Accident Prevention	0.024			0.027		
4. TOTAL OVERHEAD EXPENSES	0.256	0.256	22%	0.274	0.274	23%
C. UNFUNDED LIABILITY		0.379	33%		0.437	36%
D. (GAIN)/LOSS		(0.029)	-3%		(0.042)	-4%
E. TOTAL PREMIUM RATE (A+B+C+D)		1.16	100%		1.20	100%

2005 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2005 Premium Rate ($)
905	APARTMENT AND CONDOMINIUM SERVICES	1.171	0.493	0.807	(0.063)	2.41
908	OTHER REAL ESTATE SERVICES	0.544	0.301	0.375	(0.029)	1.19
911	SECURITY AND INVESTIGATION SERVICES	0.703	0.384	0.485	(0.038)	1.53
919	RESTAURANTS AND CATERING	0.779	0.398	0.537	(0.042)	1.67
921	HOTELS, MOTELS AND CAMPING	1.267	0.505	0.873	(0.068)	2.58
923	JANITORIAL SERVICES	1.574	0.582	1.085	(0.085)	3.16
929	SUPPLY OF NON-CLERICAL LABOUR	2.303	0.743	1.587	(0.124)	4.51
933	EQUIPMENT RENTAL AND REPAIR SERVICES	1.366	0.527	0.942	(0.074)	2.76
937	RECREATIONAL SERVICES AND FACILITIES	0.717	0.384	0.494	(0.038)	1.56
944	PERSONAL SERVICES	1.148	0.479	0.791	(0.062)	2.36
956	LEGAL AND FINANCIAL SERVICES	0.072	0.049	0.050	(0.003)	0.17
958	TECHNICAL AND BUSINESS SERVICES	0.127	0.085	0.088	(0.006)	0.29
962	ADVERTISING AND ENTERTAINMENT	0.403	0.221	0.278	(0.021)	0.88
975	LINEN AND LAUNDRY SERVICES	1.520	0.570	1.047	(0.082)	3.06
981	MEMBERSHIP ORGANIZATIONS	0.266	0.150	0.183	(0.014)	0.59
983	COMMUNICATIONS INDUSTRIES	0.152	0.076	0.105	(0.008)	0.33
CLASS: I	OTHER SERVICES	0.549	0.256	0.379	(0.029)	1.16

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SECTION 7

Supporting Documentation
for Schedule 1

2005 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

SCHEDULE 1

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1999	$104,047,035,535	$59,200	$28,932	3,596,280	88,826	2.47%
2000	$110,608,195,566	$59,300	$29,512	3,747,939	92,026	2.46%
2001	$114,977,276,766	$60,600	$30,508	3,768,785	85,926	2.28%
2002	$121,098,081,478	$64,600	$31,518	3,842,245	83,170	2.16%
2003	$126,045,429,897	$65,600	$31,967	3,942,934	81,000	2.05%
2004	$131,717,799,813	$66,800	$32,846	4,010,166	79,782	1.99%
2005	$137,706,513,245	$67,700	$33,781	4,076,437	77,790	1.91%

2005 PREMIUM RATES

NEW CLAIMS COST BY CLASS

Class	Description	2005 New Claims Cost Cost per LTI ($)	2005 Premium Rate ($)
A	FOREST PRODUCTS	45,162	4.42
B	MINING AND RELATED INDUSTRIES	73,587	6.21
C	OTHER PRIMARY INDUSTRIES	15,351	3.51
D	MANUFACTURING	16,782	2.20
E	TRANSPORTATION AND STORAGE	23,502	4.46
F	RETAIL AND WHOLESALE TRADES	11,468	1.54
G	CONSTRUCTION	52,967	5.82
H	GOVERNMENT AND RELATED SERVICES	10,552	1.04
I	OTHER SERVICES	10,818	1.16
	Schedule 1	17,846	2.19

2005 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

SCHEDULE 1

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.290
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.051
	Mine Rescue	0.002
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.077
B.3 Accident Prevention	-	0.048
B.4 TOTAL OVERHEAD EXPENSES		0.415

2005 PREMIUM RATE COMPONENTS

SCHEDULE 1

Component	2005 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2005 Premium Rate	2004 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2004 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.023			0.945		
2. Second Injury Enhancement Fund (SIEF)						
a. *minus* Relief	(0.213)			(0.197)		
b. *plus* Transfer Charge	0.213			0.197		
3. NET NEW CLAIMS COST	1.024	1.024	47%	0.945	0.945	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.290			0.355		
2. Legislative Obligations	0.077			0.059		
3. Accident Prevention	0.048			0.053		
4. TOTAL OVERHEAD EXPENSES	0.415	0.415	19%	0.468	0.468	21%
C. UNFUNDED LIABILITY		0.706	32%		0.778	36%
D. (GAIN)/LOSS		0.049	2%		0.002	0%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.19	100%		2.19	100%

2005 PREMIUM RATES

Summary of Premium Rate Components by Class per $100 of Insurable Earnings

Class	Description	New Claims Cost ($)	Overhead ($)	Unfunded Liability ($)	(Gain)/Loss ($)	2005 Premium Rate ($)
A	FOREST PRODUCTS	1.988	0.794	1.370	0.266	4.42
B	MINING AND RELATED INDUSTRIES	2.763	1.174	1.904	0.369	6.21
C	OTHER PRIMARY INDUSTRIES	1.791	0.719	1.235	(0.238)	3.51
D	MANUFACTURING	0.978	0.421	0.674	0.131	2.20
E	TRANSPORTATION AND STORAGE	2.179	0.632	1.502	0.148	4.46
F	RETAIL AND WHOLESALE TRADES	0.724	0.328	0.499	(0.008)	1.54
G	CONSTRUCTION	2.888	0.909	1.991	0.029	5.82
H	GOVERNMENT AND RELATED SERVICES	0.460	0.262	0.317	(0.003)	1.04
I	OTHER SERVICES	0.549	0.256	0.379	(0.029)	1.16
	SCHEDULE 1	1.024	0.415	0.706	0.049	2.19

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SECTION 8

Classification Scheme Changes

2005 CLASSIFICATION SCHEME CHANGES

The Workplace Safety and Insurance Board (WSIB) reviews the classification scheme each year. For 2005, no rate groups are being added or removed but minor changes are being implemented. For example, a review of the Metal Service Centres industry has prompted modifications to the set of classification units belonging to Rate Group 387 *Other Metal Fabricating Industries* and Rate Group 685 *Metal Products, Wholesale*.

These changes are summarized in the table below.

SUMMARY OF CLASSIFICATION SCHEME CHANGES FOR 2005

The following Classification Units (CUs) ...		Will appear as follows in 2005	
2004 Rate Group	Description	2005 Rate Group	Description
301	**CU 2435-000** Men's and Boys' Clothing Contractors is merged with **CU 2445-000** Women's Clothing Contractors, eliminating **CU 2435-000**.	301	**CU 2445-000** remains in RG 301 but the CU is renamed "Clothing Contractors".
N/A		387	**CU 3099-003** Metal Service Centres, Processing is a new CU set up in RG 387.
570	**CU 4562-000** Used Goods Moving and Storage.	570	**CU 4562-000** remains in RG 570 but the CU is renamed "Used Goods Moving".
685	**CU 5611-000** Iron and Steel Primary Forms and Structural Shapes, Wholesale, **CU 5612-000** Other Iron and Steel Products, Wholesale, **CU 5613-000** Non-ferrous Metal and Metal Products, Wholesale and **CU 5619-000** Metal and Metal Product Combination Wholesalers will be merged, eliminating **CU 5612-000**, **CU 5613-000** and **CU 5619-000**.	685	**CU 5611-000** remains in RG 685 but the CU is renamed "Metal Products, Wholesale".
958	**CU 4592-003** Freight Forwarders (Brokers)	958	**CU 4592-003** remains in RG 958 but the CU is renamed "Freight Brokers".
N/A		958	**CU 4592-004** Freight Forwarders (Air and/or Ocean) is a new CU set up in RG 958.

As these classification unit changes do not affect how many rate groups there are, the number of rate groups in the WSIB's classification scheme remains at 157.

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SECTION 9

Non-Credible Rate Groups

NON-CREDIBLE RATE GROUPS

Ideally, each rate group defined in the Workplace Safety and Insurance Board's classification scheme should be credible, that is, large enough so that reasonably reliable estimates can be made for deriving premium rates from a rate group's own claims experience. Although this is generally the case, particular industries or services in Ontario can decline substantially as the economy undergoes changes and this can lead to a situation where a previously credible rate group becomes non-credible. In addition, some rate groups have reduced the number of injuries to a level where there is not enough information available to estimate the average cost of a claim and, as a result, the rate group becomes non-credible. As part of the ongoing activity of rate making, the Workplace Safety and Insurance Board (WSIB) monitor the credibility of rate groups.

When the WSIB is concerned that a particular rate group has become non-credible, and is likely to remain non-credible, the WSIB may decide to remove such a rate group from the classification scheme through some form of rate group merger, as of a specified date. Employers in the affected industries or services would continue to be insured, but under another rate group.

Since the original development of the WSIB's current classification scheme, which was introduced in 1993, a number of rate groups have become non-credible. Different approaches have been used to address the issue of non-credibility, depending on the circumstances of each rate group.

Data supporting the 2005 premium rates shows that six rate groups are not fully credible for the purpose of rate making. Never the less, each of them has a credibility factor of 69% or above and as these factors are reasonably high, all six of these rate groups were deemed credible for 2005 premium rates setting.

It is possible that the experience of some of the non-credible rate groups may naturally return to a fully credible level, eliminating the need for additional review. However, it is expected that for some of these rate groups, the lack of credibility would need to be addressed more formally by the WSIB, possibly through reclassifications or rate group mergers.

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SECTION 10

Glossary of Acronyms

GLOSSARY OF ACRONYMS

ACRONYM	DEFINITION
CSAO	Construction Safety Association of Ontario
CSPAAT	Commission de la sécurité professionelle et de l'assurance contre les accidents du travail
ESAO	Education Safety Association of Ontario
EUSA	Electrical & Utilities Safety Association
FSA	Farm Safety Association
HCHSA	Health Care Health and Safety Association
IAPA	Industrial Accident Prevention Association
LTI	Lost Time Injury
LTI Rate	Lost Time Injury Rate
MASHA	Mines and Aggregates Safety and Health Association
MHSA	Municipal Health and Safety Association
OFSWA	Ontario Forestry Safe Workplace Association
OSSA	Ontario Service Safety Alliance
PPHSA	Pulp and Paper Health and Safety Association
SWA	Safe Workplace Association
THSAO	Transportation Health & Safety Association of Ontario
UL	Unfunded Liability
WSIB	Workplace Safety and Insurance Board

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SECTION 11

Contact Information

CONTACT INFORMATION

1. Premium Rates Information

For more information about the premium rates or the supporting documentation presented in this manual, please contact:

Actuarial Services Division
Workplace Safety and Insurance Board
Telephone: (416) 344-4487
Facsimile: (416) 344-4499

2. Premium Information and Data Requests

For more information about individual employer accounts, or for current data requests, please contact:

Employer Client Call Centre
Workplace Safety and Insurance Board
Telephone: (416) 344-1000
Toll Free (Ontario): 1-800-387-0080
Toll Free (Canada-Wide): 1-800-387-5540
Facsimile: (416) 344-4684
Toll Free Facsimile: 1-888-313-7373

3. WSIB Website

For further information for both employers and employees, including prevention initiatives, forms and policy reports, please visit our website at:

www.wsib.on.ca

The information contained on the website is continuously maintained and regularly updated.

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